

ABSTRACT OF STATEMENTS
OF
INSURANCE COMPANIES IN CANADA
FOR
YEAR ENDED DECEMBER 31
1902

(SUBJECT TO CORRECTION)

PRINTED BY ORDER OF PARLIAMENT



OTTAWA

PRINTED BY S. E. DAWSON, PRINTER TO THE KING'S MOST
EXCELLENT MAJESTY

1903

STATEMENTS

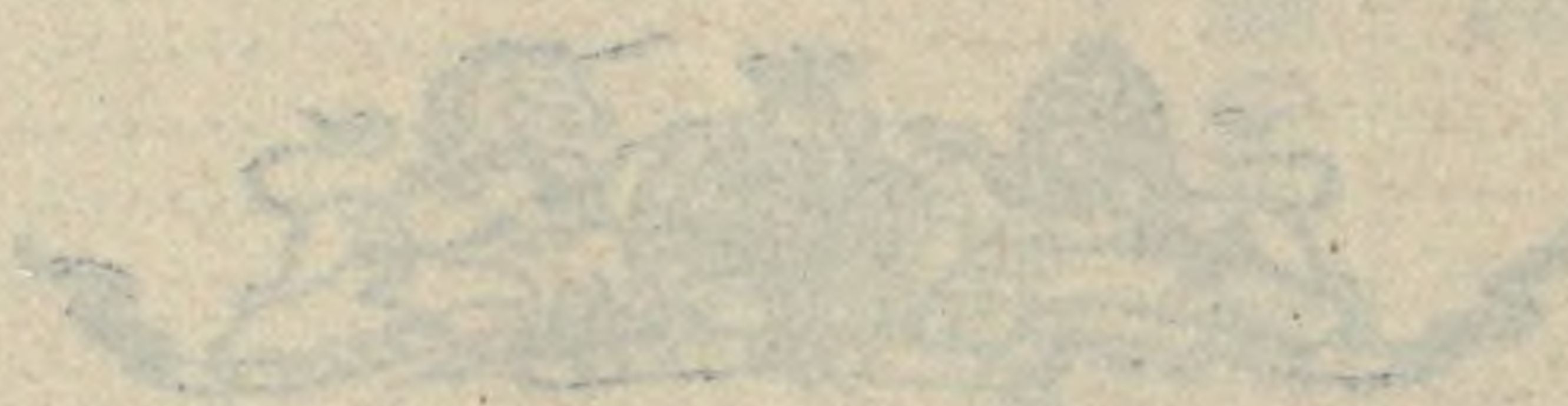
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1903-1904

OFFICE OF THE SUPERINTENDENT OF INSURANCE,

OTTAWA, March 6, 1903.

SIR,—I have the honour to inclose herewith an Abstract of the business of Insurance in Canada for the year 1902.

The Abstract has been made from the attested statements returned by the companies, but must be considered as subject to correction. I shall have the honour to report you at a subsequent date these statements in full, after making the usual inspection at the head offices.

I have the honour to be, Sir,

Your obedient servant,

W. FITZGERALD,
Superintendent of Insurance.

Hon. W. S. FIELDING,
Minister of Finance.

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ABSTRACT

OF STATEMENTS MADE BY COMPANIES LICENSED TO DO BUSINESS
OF FIRE OR INLAND MARINE INSURANCE IN CANADA
FOR THE YEAR 1902, IN ACCORDANCE
WITH THE INSURANCE ACT.

GENERAL TABLES

ASSETS OF ALL COMPANIES, FIRE AND MARINE.

LIABILITIES OF ALL COMPANIES, FIRE AND MARINE.

INCOME AND EXPENDITURE OF ALL COMPANIES, FIRE AND MARINE.

PERCENTAGE OF LOSSES TO PREMIUMS, &c., &c.

ABSTRACT FOR THE YEAR 1902.

FIRE INSURANCE IN CANADA—CANADIAN COMPANIES.

	Net cash received for Premiums.	Re-insur- ance, return Premiums.	Gross cash received for Premiums.	Gross amount of policies, new and renewed.	Net amount at risk at date.	Net amount of losses incurred during the year.	Net amount paid for losses.	Unsettled claims.	
								Not resisted.	Resisted.
	\$	\$	\$	\$	\$	\$	\$	\$	\$
Anglo-American.....	224,463	104,697	329,160	24,044,786	21,212,918	103,551	105,206	1,755	None.
British America.....	414,847	177,664	592,511	40,556,916	44,107,014	160,318	160,072	19,339	700
Canadian Fire.....	162,676	85,294	247,970	11,715,900	11,337,189	59,307	59,542	1,434	None.
Equity Fire.....	127,665	45,858	173,523	12,758,917	11,836,509	54,602	55,075	1,801	1,000
London Mutual.....	333,306	57,894	391,200	30,557,439	61,770,599	159,806	156,868	14,384	2,875
Mercantile.....	79,142	8,995	88,137	6,402,050	10,172,565	30,674	28,076	5,537	700
Ottawa Fire.....	201,953	92,135	294,088	25,172,315	23,412,839	73,526	76,798	863	None.
Quebec Fire.....	91,114	15,125	106,239	7,520,715	10,012,148	35,352	32,798	6,788	None.
Western	481,875	386,210	868,085	64,051,152	61,187,512	204,371	196,287	31,899	2,720
Totals for 1902.....	2,117,041	973,872	3,090,913	222,780,190	255,049,293	881,507	870,722	83,800	7,995
Totals for 1901.....	1,727,410	672,894	2,400,305	170,894,095	221,756,637	1,005,700	1,009,899	77,814	10,516

BRITISH COMPANIES.

Alliance.....	147,381	36,626	184,007	17,483,906	18,380,954	22,244	22,399	1,476	None.
Atlas.....	284,796	29,595	314,391	20,097,712	22,089,841	136,530	141,318	14,256	None.
Caledonian.....	260,582	37,985	298,567	21,693,045	28,198,475	101,717	101,992	13,177	None.
Commercial Union.....	442,169	78,435	520,604	35,690,398	44,743,325	150,908	153,784	27,358	2,500
Guardian.....	445,608	65,937	511,545	34,599,010	42,777,519	205,679	198,438	28,435	2,500
Imperial.....	159,007	25,101	184,108	9,777,910	18,910,583	94,085	104,145	6,196	1,500
Lancashire	471	None.	471	None.	6,812,679	15,787	20,273	75	1,250
Law Union and Crown.....	66,177	21,609	87,786	5,813,774	5,913,982	18,897	13,048	7,144	None.
Liverpool and London and Globe	417,774	53,426	471,200	35,017,875	54,132,823	196,663	189,007	21,550	1,500
London and Lancashire.....	259,033	44,894	303,927	20,737,414	24,360,747	127,420	114,700	21,806	2,000
London Assurance.....	135,187	31,446	166,633	13,611,891	16,893,518	43,125	43,430	8,874	1,600
Manchester	191,950	42,582	234,532	16,702,800	21,589,507	70,994	73,324	6,665	1,625
National of Ireland.....	268,000	39,506	307,506	18,804,814	21,715,745	116,300	120,683	1,135	3,250
North British	569,743	63,495	633,238	47,113,455	62,774,344	211,362	233,388	6,288	None.
Northern.....	360,501	40,501	401,002	27,108,205	34,247,631	114,058	100,804	14,823	1,200

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SESSIONAL PAPER No. 9

Norwich Union.....	396,957	57,498	454,455	28,929,676	35,240,819	169,850	176,084	12,546	300
Phenix of London	705,756	165,367	871,123	54,356,958	56,871,573	245,247	242,672	20,922	5,000
Royal.....	981,856	158,913	1,140,769	80 131,730	98,695,863	413,205	365,377	63,933	14,000
Scottish Union and National	311,874	58,505	370,379	24,414,742	28,850,774	144,624	110,597	40,900	None.
Sun Insurance Office	247,225	35,613	282,838	18,449,539	23,092,614	105,050	95,030	11,888	None.
Union Assurance.....	294,872	82,817	377,689	26,157,971	28,367,499	94,673	105,155	17,283	5,167
Totals for 1902.....	5,946,919	1,169,851	8,116,770	556,692,825	694,660,815	2,798,418	2,725,648	346,730	43,392
Totals for 1901.....	6,595,447	987,744	7,583,192	542,142,232	694,491,228	4,890,710	4,889,192	290,476	65,986

AMERICAN COMPANIES.

Aetna Fire	209,001	31,167	240,168	17,088,430	20,496,630	91,005	78,116	19,145	None.
Connecticut Fire.....	57,311	8,119	65,430	4,040,103	4,988,059	20,054	27,090	3,048	None.
Hartford Fire.....	223,802	24,953	248,755	16,199,431	20,920,616	71,655	70,822	12,278	None.
Home Fire.....	82,277	8,888	91,165	6,803,292	5,575,026	6,819	1,794	5,025	None.
Insurance Company of North America.....	181,620	40,050	221,670	16,343,131	16,863,245	68,365	69,749	6,076	None.
Phenix of Brooklyn	178,036	27,372	205,408	13,016,517	12,655,386	47,211	54,700	5,635	None.
Phenix of Hartford.....	139,791	28,890	168,681	9,178,445	11,310,830	42,559	47,177	6,147	None.
Queen, of America.....	500,755	93,018	593,773	37,541,803	41,190,035	238,005	213,140	16,623	17,100
Totals for 1902.....	1,572,593	262,457	1,835,050	120,211,152	133,999,827	585,673	562,588	73,977	17,100
Totals for 1901.....	1,327,491	247,455	1,574,946	108,486,527	122,439,754	887,207	875,865	52,959	8,361

RECAPITULATION.

Canadian Companies.....	2,117,041	973,872	3,090,913	222,780,190	255,049,293	881,507	870,722	83,800	7,995
British Companies.....	6,946,919	1,169,851	8,116,770	556,692,825	694,660,815	2,798,418	2,725,648	346,730	43,392
American Companies	1,572,593	262,457	1,835,050	120,211,152	133,999,827	585,673	562,588	73,977	17,100
Totals for 1902.....	10,636,553	2,406,180	13,042,733	899,684,167	1,083,709,935	4,265,598	4,158,958	504,507	68,487
Totals for 1901.....	9,650,348	1,908,093	11,568,443	821,522,854	1,038,687,619	6,783,617	6,774,956	421,249	84,863

2-3 EDWARD VII., A. 1903

SUMMARY of Premiums received for Fire Insurance in Canada by all Companies, for the Years 1869 to 1902, inclusive.

	Totals, for 1869 to 1891.	PREMIUMS RECEIVED.										Totals, for 1869 to 1902.	
		1892.	1893.	1894.	1895.	1896.	1897.	1898.	1899.	1900.	1901.		1902.
	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	
Canadian Companies.													
Anglo-American.....	3,924,105	172,414	202,076	220,398	276,294	288,119	296,273	302,255	347,188	91,925	157,846	224,463	474,234
British America	454,896	.....	.....	.....	.....	.....	.....	.....	.....	235,868	350,233	414,847	7,030,070
Canada Agricultural..	881,333	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	454,896
Canada Fire.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	881,333
Canadian Fire.....	2,834,626	22,335	.....	.....	.....	.....	42,376	56,508	79,662	112,412	134,572	162,676	588,206
Citizens'.....	190,242	190,663	264,511	164,115	27,826	.....	.....	.....	.....	.....	.....	.....	2,856,961
Dominion.....	247,079	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	190,242
Eastern.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	894,194
Equity Fire.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	220,201
*London Mutual Fire.	2,277,728	128,513	122,772	155,762	184,519	171,331	183,394	210,304	197,778	210,694	250,290	333,306	4,426,391
Mercantile.....	.....	98,585	129,379	161,649	153,365	107,568	69,671	71,789	69,698	76,378	93,260	79,142	1,110,484
National Fire	284,026	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	284,026
Ottawa Fire.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	117,386	130,532	201,953	449,871
Ottawa Agricultural..	194,861	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	194,861
Provincial.....	1,434,350	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	1,434,350
Quebec.....	1,775,528	111,578	90,631	86,522	90,259	98,792	86,359	105,512	99,309	87,494	90,570	91,114	2,813,668
Royal Canadian.....	3,533,410	4,613	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	3,538,023
†Sovereign.....	1,055,404	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	1,055,404
Stadacona.....	490,488	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	490,488
Victoria-Montreal .....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	79,327
Western	6,510,540	323,340	328,428	319,848	418,863	396,045	343,143	375,559	348,251	329,120	427,571	481,876	10,602,584
	26,088,616	1,052,041	1,137,797	1,108,294	1,151,126	1,061,855	1,021,216	1,121,927	1,183,739	1,298,751	1,727,410	2,117,042	40,069,814
British Companies.													
§Albion Fire Ins. Ass'n	1,243,401	105,216	119,693	.....	.....	.....	.....	.....	.....	.....	.....	.....	1,468,310
Alliance.....	.....	172,368	203,641	175,016	169,589	155,115	181,141	187,036	184,326	150,786	105,469	147,381	1,831,868
Atlas.....	256,672	92,890	100,301	115,078	128,282	131,701	139,859	144,123	150,159	160,024	248,678	284,796	1,952,563
Caledonian.....	867,761	112,084	133,021	147,031	157,169	158,810	161,718	171,777	209,222	218,202	245,705	260,582	2,843,082
City of London.....	1,531,430	56,824	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	1,588,254
Commercial Union...	4,823,347	357,747	364,276	385,647	373,555	362,375	352,964	342,317	343,388	372,261	424,009	442,169	8,944,055
Employers' Liability..	278,603	76,958	9,128	.....	.....	.....	.....	.....	.....	.....	.....	.....	364,689
†Glasgow and London	1,619,733	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	1,619,733
Guardian.....	2,071,205	236,617	294,310	287,175	290,007	322,355	313,722	300,025	320,833	322,218	395,463	445,608	5,599,538
Imperial.....	3,636,871	201,177	189,962	186,055	186,812	200,828	214,030	235,373	275,460	293,722	306,499	159,007	6,085,796
Lancashire.....	3,466,890	285,920	259,563	260,854	278,705	275,227	287,045	307,238	327,886	329,015	132,030	471	6,210,844
Law Union & Crown..	.....	.....	.....	.....	.....	.....	.....	.....	26,859	50,430	63,830	66,177	207,296
Liverpool & L. & Globe	4,868,807	312,472	323,872	330,175	353,996	353,541	352,228	343,981	349,264	369,966	399,352	417,774	8,775,428
London & Lancashire.	1,236,107	190,308	194,053	170,472	181,436	195,260	214,128	209,023	207,095	220,607	251,142	259,033	3,528,664

London Assurance....	1,510,394	104,206	107,918	118,754	121,333	134,996	128,400	131,713	131,420	116,182	134,952	135,187	2,875,455
Manchester.....	149,376	121,229	118,940	190,006	171,291	186,969	195,416	198,857	219,727	223,674	220,291	191,950	2,187,726
National, of Ireland..	577,571	90,476	100,301	115,078	128,282	131,701	139,859	144,123	150,159	160,024	229,536	268,000	2,235,110
North British.....	6,377,004	380,393	383,663	396,615	392,021	462,927	431,093	431,314	450,855	448,853	505,536	569,743	11,230,017
Northern.....	2,489,608	170,128	172,523	161,571	181,064	192,090	197,622	224,111	258,008	266,345	326,194	360,501	4,999,765
Norwich Union.....	968,766	118,399	142,281	137,557	187,824	213,605	270,584	270,860	279,969	293,292	347,145	396,957	3,627,239
Phoenix, of London...	3,972,211	250,285	260,576	260,506	304,805	319,317	362,427	403,622	502,604	538,801	594,203	705,756	8,475,113
Queen.....	4,354,694				604,234	616,175	600,107	583,260	613,666	639,260	814,149	981,856	4,354,694
Royal.....	9,889,602	567,387	594,631	568,972									17,073,299
Scottish Commercial..	343,421												343,421
Scottish Imperial.....	672,855												672,855
Scot. Union & National	867,919	137,817	134,593	119,941	144,043	172,975	169,962	170,765	185,417	209,101	326,909	311,874	2,951,316
Sun Insurance Office..	...	37,131	93,809	127,494	164,509	175,496	181,170	175,809	177,679	178,670	222,504	247,225	1,781,496
Union Assurance Soc..	82,658	104,398	135,047	192,300	213,306	244,584	271,727	248,018	288,232	284,587	301,851	294,872	2,661,580
United Fire.....	183,862	173,044	187,094	156,450	18,027								718,477
American Companies.	58,340,768	4,455,474	4,623,196	4,602,747	4,750,290	5,006,047	5,165,202	5,223,345	5,652,228	5,846,020	6,595,447	6,946,919	127,197,683
Aetna.....	2,928,268	139,084	143,836	138,191	137,268	141,215	163,847	167,998	175,643	176,236	190,952	209,001	4,711,539
Agricul. of Watertown	1,079,187	61,923	51,585	43,930	35,188	33,229	4,058						1,309,100
American Fire.....	...												72,325
Andes.....	31,431												31,431
Connecticut.....	215,561	33,054	32,509	32,811	38,633	41,253	44,657	51,129	57,215	61,993	53,173	57,311	719,299
Hartford...	2,351,998	144,483	138,504	144,480	156,537	157,980	162,970	178,307	185,804	207,015	230,284	223,802	4,282,164
Home, New Haven...	...												
Home, New York.....	...												
Ins. Co. of N. America	75,827	54,885	66,321	82,919	94,007	101,243	103,108	114,345	122,925	141,451	167,107	82,277	82,277
Phenix, of Brooklyn..	676,481	88,426	89,314	89,542	100,185	91,809	59,922	75,132	77,288	120,384	147,379	178,036	1,305,758
Phenix, of Hartford..	175,850	211,876	238,319	192,951	197,867	155,162	149,928	127,584	119,606	124,755	126,764	139,791	1,793,898
Queen, of America...	42,800	271,081	272,214	275,504	282,281	286,057	282,753	290,364	302,828	312,525	415,541	500,755	1,960,453
													3,534,703

RECAPITULATION.

Canadian Companies.	26,088,616	1,052,041	1,137,797	1,108,294	1,151,126	1,061,855	1,021,216	1,121,927	1,183,739	1,298,751	1,727,410	2,117,042	40,069,814
British	58,340,768	4,455,474	4,623,196	4,602,747	4,750,290	5,006,047	5,165,202	5,223,345	5,652,228	5,846,020	6,595,447	6,946,919	127,197,683
American	7,577,403	1,004,812	1,032,602	1,000,328	1,041,966	1,007,948	971,243	1,004,859	1,074,525	1,187,177	1,327,491	1,572,593	19,802,947
Grand totals.....	92,006,787	6,512,327	6,793,595	6,711,369	6,943,382	7,075,850	7,157,661	7,350,131	7,910,492	8,331,948	9,650,348	10,636,554	187,070,444

* Formerly the Agricultural Mutual. † Formerly the Isolated Risk. ‡ Not including \$124,272 reinsurance of risks of the Sovereign Fire Insurance Company.

§ Formerly the Fire Insurance Association.

* Formerly the Agricultural Mutual. † Formerly the Isolated Risk. ‡ Not including \$124,272 reinsurance of risks of the Sovereign Fire Insurance Company.

2-3 EDWARD VII., A. 1903

SUMMARY of Losses paid for Fire Insurance in Canada by all Companies, for the Years 1869 to 1902, Inclusive.

	Totals for 1869 to 1891.	LOSSES PAID.										Totals for 1869 to 1902.	
		1892.	1893.	1894.	1895.	1896.	1897.	1898.	1899.	1900.	1901.		1902.
	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$
Canadian Companies.													
Anglo-American.....	2,408,145	148,511	144,298	148,829	172,857	165,721	176,736	158,025	162,873	51,804	82,516	105,206	239,526
British America.....	290,101	.....	.....	.....	.....	.....	.....	.....	.....	217,077	209,468	160,072	4,272,612
Canada Agricultural.....	698,133	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	290,101
Canadian Fire.....	.....	.....	.....	.....	.....	.....	13,665	30,451	19,540	77,916	66,747	59,542	698,133
Citizens'..	2,258,637	28,521	712	.....	.....	.....	.....	.....	.....	.....	.....	.....	267,861
Dominion..	148,255	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	2,287,870
Eastern.....	108,659	119,835	188,314	151,672	64,481	.....	.....	.....	.....	.....	.....	.....	148,255
Equity Fire.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	632,961
*London Mutual Fire..	1,660,284	96,262	99,088	126,532	117,940	125,638	131,415	119,357	120,542	124,692	139,713	156,868	93,031
Mercantile...	.....	82,370	81,686	99,890	125,110	127,692	44,214	45,066	34,293	52,655	47,589	28,076	3,018,331
National Fire.....	287,732	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	768,641
Ottawa Fire.....	108,164	.....	.....	.....	.....	.....	.....	.....	.....	47,615	84,583	76,798	287,732
Ottawa Agricultural..	957,146	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	208,996
Provincial.....	1,531,137	81,974	71,592	63,311	53,727	66,734	101,507	49,279	104,916	94,128	66,516	32,798	108,164
Quebec ..	2,980,644	8,306	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	957,146
Royal Canadian..	736,216	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	2,317,619
†Sovereign.	773,695	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	2,988,950
Stadacona .....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	736,216
Victoria-Montreal.....	.....	.....	.....	.....	.....	.....	.....	.....	8,137	51,741	.....	.....	773,695
Western.....	3,742,657	226,440	211,459	211,637	272,888	227,781	251,354	185,527	186,800	295,459	274,811	196,287	59,878
	18,689,605	792,219	797,149	801,871	807,003	713,566	718,891	587,705	637,101	1,013,087	1,009,899	870,722	6,283,100
British Companies.													
†Albion Fire Insur. Assoc'n.	843,615	90,724	82,427	.....	.....	.....	.....	.....	.....	.....	.....	.....	1,016,766
Alliance .....	.....	115,399	177,903	162,232	124,330	106,319	94,831	118,921	106,732	242,278	150,163	22,399	1,421,507
Atlas	166,134	53,611	76,220	65,669	71,814	77,705	85,491	140,729	107,556	149,933	147,032	141,318	1,283,212
Caledonian	578,162	59,888	97,590	102,019	93,696	99,723	101,706	95,913	144,855	281,437	215,475	101,992	1,972,456
City of London	934,518	42,937	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	977,455
Commercial Union	3,404,249	289,795	253,659	241,680	298,272	224,423	255,943	276,668	287,269	300,438	281,721	153,784	6,267,901
Employers' Liability	150,729	51,649	53,423	.....	.....	.....	.....	.....	.....	.....	.....	.....	255,801
Glasgow and London	1,167,345	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	1,167,345
Guardian	1,727,445	193,029	172,147	217,304	218,756	188,995	240,995	170,135	216,100	334,694	324,933	198,438	4,202,971
Imperial.	2,538,997	93,039	161,072	106,669	109,880	104,225	121,872	118,173	199,057	307,418	216,795	104,145	4,181,342
Lancashire.....	2,453,651	173,592	196,318	157,654	223,166	165,504	205,372	153,435	243,329	293,934	206,042	20,273	4,492,270
Law Union and Crown .....	.....	.....	.....	.....	.....	.....	.....	.....	3,535	34,025	41,995	13,048	92,603
Liverpool & London & Globe	3,647,633	202,829	281,337	215,783	249,608	204,133	259,826	209,097	280,406	301,809	343,103	189,007	6,384,571

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London and Lancashire.	606,200	106,277	95,406	108,758	162,376	89,008	105,652	226,586	106,307	195,108	135,574	114,700	2,051,952
London Assurance.	911,475	47,823	75,476	75,179	109,385	62,386	100,147	156,950	77,269	132,271	113,541	43,430	1,905,332
Manchester.	54,225	79,519	109,692	148,745	155,536	107,167	149,540	112,863	147,384	321,487	204,759	73,324	1,664,241
National, of Ireland.	391,228	61,713	77,817	65,741	71,814	77,705	85,491	140,729	107,556	149,933	128,980	120,683	1,479,390
North British.	4,656,555	240,402	336,358	225,264	240,028	209,793	332,504	272,694	345,245	520,111	354,205	233,388	7,966,547
Northern.	2,078,967	101,738	121,612	113,862	156,392	132,853	110,389	125,305	158,868	187,078	242,012	100,804	3,629,880
Norwich Union.	521,276	74,582	91,212	114,258	131,346	123,332	172,310	196,340	171,356	293,017	252,542	176,084	2,317,655
Phoenix, of London.	2,302,618	135,335	165,067	162,357	149,890	138,331	193,552	230,395	318,356	396,234	398,455	242,672	4,833,262
Queen.	3,325,321	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	3,325,321
Royal.	6,495,567	361,616	446,332	402,605	439,127	389,995	377,278	394,200	416,076	497,403	485,718	365,377	11,071,294
Scottish Commercial.	177,329	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	177,329
Scottish Imperial.	483,408	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	483,408
Scottish Union and National	352,265	94,038	109,741	81,758	124,046	96,187	72,179	114,408	106,630	133,118	204,334	110,597	1,599,301
Sun Insurance Office. ....	.....	7,717	58,177	88,469	116,304	105,069	150,728	115,180	144,113	163,464	160,533	95,030	1,204,784
Union Assurance Society.	34,400	47,227	91,849	117,321	127,577	143,141	118,861	188,401	179,213	280,041	281,280	105,155	1,714,466
United Fire.	79,965	153,670	165,277	121,534	28,994	.....	.....	.....	.....	.....	.....	.....	549,440
American Companies.	40,083,277	2,878,149	3,496,112	3,094,861	3,402,337	2,845,994	3,334,667	3,557,122	3,867,212	5,515,231	4,889,192	2,725,648	79,689,802
Aetna.	2,184,433	105,379	91,254	77,816	107,468	67,243	110,165	102,714	106,455	296,451	141,995	78,116	3,469,489
Agricultural, of Watertown.	629,558	47,990	43,037	55,666	42,230	36,693	2,104	.....	.....	.....	.....	.....	857,278
American Fire. ....	.....	.....	.....	.....	.....	.....	.....	.....	5,207	36,703	25,070	.....	66,980
Andes.	5,668	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	5,668
Connecticut Fire.	91,889	15,990	20,198	13,619	29,468	21,491	33,503	50,238	38,774	44,552	31,879	27,090	418,691
Hartford.	1,493,279	72,716	97,167	94,407	118,373	80,304	99,292	119,092	111,647	263,300	147,172	70,822	2,767,571
Home, New Haven.	60,691	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	60,691
Home, New York. ....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	1,794	1,794
Ins. Co. of North America. .	32,970	31,075	43,132	58,653	58,703	68,471	86,638	91,294	77,244	178,154	110,442	69,749	906,525
Phoenix, of Brooklyn.	420,932	73,286	63,214	62,606	98,536	56,806	35,176	48,309	46,329	68,853	97,917	54,700	1,126,664
Phoenix, of Hartford.	82,820	169,316	229,819	145,013	140,935	113,092	120,858	108,471	106,457	90,908	80,225	47,177	1,435,091
Queen, of America.	7,994	191,150	171,608	184,851	188,697	169,841	160,539	119,542	185,612	267,054	241,165	213,140	2,101,193
	5,010,234	706,902	759,429	692,631	784,410	613,941	648,275	639,660	677,725	1,245,975	875,865	562,588	13,217,635

RECAPITULATION.

Canadian Companies.	18,689,605	792,219	797,149	801,871	807,003	713,566	718,891	587,705	637,101	1,013,087	1,009,899	870,722	27,438,818
British	40,083,277	2,878,149	3,496,112	3,094,861	3,402,337	2,845,994	3,334,667	3,557,122	3,867,212	5,515,231	4,889,192	2,725,648	79,689,802
American	5,010,234	706,902	759,429	692,631	784,410	613,941	648,275	639,660	677,725	1,245,975	875,865	562,588	13,217,635
Grand totals.	63,783,116	4,377,270	5,052,690	4,589,363	4,993,750	4,173,501	4,701,833	4,784,487	5,182,038	7,774,293	6,774,956	4,158,958	120,346,255

* Formerly the Agricultural Mutual. † Formerly the Isolated Risk. ‡ Formerly the Fire Insurance Association.

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SUMMARY of Fire Insurance in Canada, for the Years 1869 to 1902, inclusive.

Year.	Net Cash Premiums Received.	Amount of Policies taken during each Year.	Amount at Risk at Date of Statement.	Losses paid.
CANADIAN COMPANIES.	\$	\$	\$	\$
1869.....	501,362	41,090,604	59,340,916	276,116
1870.....	536,600	54,637,315	59,523,641*	453,414
1871.....	707,418	68,921,494	68,465,914*	414,339
1872.....	796,847	76,499,542	72,203,784*	510,469
1873.....	842,896	71,775,952	91,032,187*	487,649
1874.....	1,453,781	126,588,965	126,705,337*	662,470
1875.....	1,646,654	168,896,111	190,284,543	1,082,206
1876.....	1,881,641	198,509,113	231,834,162	1,599,048
1877.....	1,622,955	168,935,723	217,745,048	2,186,162
1878.....	1,161,896	127,288,165	171,430,720	828,069
1879.....	1,102,822	124,652,727	158,824,631	687,353
1880.....	1,190,029	131,079,789	154,403,173	701,639
1881.....	1,206,470	140,331,153	153,436,408	1,336,758
1882.....	1,033,433	124,123,715	152,564,079	733,843
1883.....	1,091,801	122,302,460	149,930,173	760,430
1884.....	1,140,428	118,747,547	147,968,945	762,737
1885.....	1,107,879	111,162,914	143,759,390	597,189
1886.....	1,107,710	114,543,806	142,685,145	739,364
1887.....	1,121,435	109,206,925	154,165,902	764,321
1888.....	1,131,991	120,158,592	159,070,684	750,448
1889.....	1,173,948	122,965,987	158,883,612	678,752
1890.....	1,249,884	135,145,294	178,691,762	736,095
1891.....	1,278,736	135,943,674	177,785,359	940,734
1892.....	1,052,041	112,566,165	148,557,131	792,219
1893.....	1,137,797	123,785,683	154,614,280	797,149
1894.....	1,108,294	121,562,165	150,241,967	801,871
1895.....	1,151,126	130,567,693	143,697,862	807,003
1896.....	1,061,855	114,379,430	141,251,862	713,566
1897.....	1,021,216	107,268,258	154,231,897	718,891
1898.....	1,121,927	111,006,221	159,927,706	587,705
1899.....	1,183,739	130,509,195	169,792,859	637,101
1900.....	1,298,751	154,851,897	190,577,768	1,013,087
1901.....	1,727,410	170,894,995	221,756,637	1,009,899
1902.....	2,117,042	222,780,190	255,049,293	870,722
Totals.....	40,069,814	4,213,678,559	.....	27,438,818
BRITISH COMPANIES.				
1869.....	1,119,011	120,747,515	115,222,003	579,416
1870.....	1,185,398	131,570,928	120,903,017	1,024,362
1871.....	1,299,846	148,147,966	132,731,241	922,400
1872.....	1,499,620	174,361,395	145,700,486	1,136,167
1873.....	1,773,265	172,531,126	147,602,019	967,316
1874.....	1,809,473	177,346,240	155,088,455	1,120,106
1875.....	1,683,715	166,953,268	154,835,931	1,299,612
1876.....	1,597,410	178,725,453	153,885,268	1,168,858
1877.....	1,927,220	206,713,932	184,304,318	5,718,305
1878.....	1,994,940	213,127,414	202,702,743	880,571
1879.....	1,899,154	213,131,295	208,265,359	1,275,540
1880.....	2,048,408	227,537,306	229,745,985	855,423
1881.....	2,353,258	271,044,719	277,721,299	1,669,405
1882.....	2,908,458	321,466,183	339,520,054	1,768,444
1883.....	3,178,850	350,993,028	380,613,572	1,992,671
1884.....	3,472,119	354,458,616	413,441,198	2,290,588
1885.....	3,376,401	337,216,878	421,205,014	1,895,175
1886.....	3,429,012	349,109,117	393,166,340	2,338,164
1887.....	3,693,992	377,690,654	424,314,264	2,335,034
1888.....	3,859,282	376,540,072	434,941,955	2,094,465
1889.....	3,970,632	403,297,656	468,379,580	1,968,537
1890.....	4,072,133	427,931,692	474,884,419	2,229,556
1891.....	4,189,171	411,748,053	497,550,395	2,553,162
1892.....	4,455,474	466,900,791	549,223,123	2,873,149
1893.....	4,623,196	458,254,364	563,044,318	3,496,112
1894.....	4,602,747	435,237,770	567,948,304	3,094,861
1895.....	4,750,290	436,765,579	575,683,150	3,402,337

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SUMMARY of Fire Insurance in Canada, for the Years 1869 to 1902, inclusive—*Con.*

Year.	Net Cash Premiums Received.	Amount of Policies taken during each Year.	Amount at Risk at Date of Statement.	Losses Paid.
BRITISH COMPANIES—<i>Con.</i>				
	\$	\$	\$	\$
1896.....	5,006,047	459,959,398	591,656,008	2,845,994
1897.....	5,165,202	470,466,620	611,840,429	3,334,667
1898.....	5,223,345	481,404,453	629,768,638	3,557,122
1899.....	5,652,228	524,980,343	654,890,000	3,867,212
1900.....	5,846,020	540,448,980	681,751,373	5,515,231
1901.....	6,595,447	542,142,232	694,491,228	4,889,192
1902.....	6,946,919	556,692,825	694,660,815	2,725,648
Totals.....	117,207,683	11,485,643,861	.....	79,689,802
AMERICAN COMPANIES.				
1869.....	165,166*	9,702,356*	13,796,890*	172,188
1870.....	194,781	12,893,827	11,167,928*	147,061
1871.....	314,452	27,367,712*	27,256,629*	212,460
1872.....	332,243	26,526,334*	33,818,670	263,339
1873.....	352,255	26,788,850	40,120,629	227,219
1874.....	259,049	25,243,769	25,050,427	143,583
1875.....	264,395	17,357,605	19,300,555	181,713
1876.....	228,955	23,914,181	18,888,750	99,389
1877.....	213,830	21,013,457	18,293,315	586,452
1878.....	211,594	19,432,178	35,766,238	114,034
1879.....	225,512	22,920,397	40,267,995	182,305
1880.....	241,140	25,434,766	27,414,113	109,516
1881.....	267,388	30,040,366	31,053,261	163,661
1882.....	287,815	32,454,518	34,772,345	162,699
1883.....	354,090	40,284,814	41,720,296	167,127
1884.....	367,581	40,777,215	44,097,646	191,998
1885.....	368,180	37,623,116	46,830,075	186,923
1886.....	395,613	42,099,984	50,921,537	223,860
1887.....	429,075	45,859,509	56,287,171	304,159
1888.....	445,990	44,881,343	56,722,420	228,909
1889.....	443,436	46,518,461	57,275,186	228,922
1890.....	514,054	57,646,959	67,103,440	300,916
1891.....	700,809	75,726,695	84,266,437	411,801
1892.....	1,004,812	107,708,732	123,629,818	706,902
1893.....	1,032,602	105,564,192	124,028,459	759,429
1894.....	1,000,328	96,789,493	117,876,931	692,631
1895.....	1,041,966	100,305,776	118,491,852	784,410
1896.....	1,007,948	94,949,822	112,666,482	613,941
1897.....	971,243	85,963,431	102,449,891	648,275
1898.....	1,004,859	88,750,015	105,697,763	639,660
1899.....	1,074,525	100,767,561	112,186,809	677,725
1900.....	1,187,177	108,127,777	120,003,219	1,245,975
1901.....	1,327,491	108,486,527	122,439,754	875,865
1902.....	1,572,593	120,211,152	133,999,827	562,588
Totals.....	19,802,947	1,870,132,890	.....	13,217,635

TOTALS FOR ALL YEARS FROM 1869 TO 1902, INCLUSIVE.

Canadian Companies.....	40,069,814	4,213,678,559	.....	27,438,818
British ".....	117,207,683	11,485,643,861	.....	79,689,802
American ".....	19,802,947	1,870,132,890	.....	13,217,635
Grand totals.....	177,080,444	17,569,455,310	.....	120,346,255

* These returns are imperfect.

ABSTRACT of Fire and Marine Insurance done by Canadian Companies which do business outside of the Dominion, and of Fire and Inland Marine business done by Companies combining these branches, for 1902.

BRITISH AMERICA ASSURANCE COMPANY, TORONTO.

Nature of Insurance.	Net Cash received for Premiums.	Gross Amount of Policies new and Renewed.	Net Amount at Risk at Date.	Net amount of Losses incurred during the Year.	Net Amount of Losses Paid.	UNSETTLED CLAIMS.		Remarks.
						Not Resisted.	Resisted.	
Fire Insurance	\$ 1,686,585	\$ 213,525,576	\$ 196,635,997	\$ 941,735	\$ 921,870	\$ 101,340	\$ 8,245	} In all countries, Dec. 31, 1902.
Inland Marine	179,358	29,419,045	2,928,208	136,690	154,405	10,171	None.	
Ocean Marine	239,082	19,564,202	3,142,216	186,080	189,780	12,152	None.	
Total	2,105,025	262,508,823	202,706,421	1,264,505	1,266,055	123,663	8,245	

THE CANADIAN FIRE INSURANCE COMPANY.

In Canada.....	162,676	11,715,900	11,337,189	59,307	59,542	1,434	None.	} December 31, 1902.
In other Countries.....	10,918	882,229	882,229	1,616	1,616	None.	None.	
Total	173,594	12,598,129	12,219,418	60,923	61,158	1,434	None.	

QUEBEC FIRE ASSURANCE COMPANY.

In Canada.....	91,114	7,520,715	10,012,148	35,352	32,798	6,788	None.	} December 31, 1902.
In other Countries.....	368	None.	None.	4,978	15,340	97	2,431	
Total	91,482	7,520,715	10,012,148	40,330	48,138	6,885	2,431	

WESTERN ASSURANCE COMPANY.

Fire Insurance	2,601,969	359,697,714	304,315,849	1,475,951	1,533,710	128,087	8,856	} In all countries, Dec. 31, 1902.
Inland Marine	318,367	72,535,184	4,719,015	251,140	258,564	9,804	2,500	
Ocean Marine.....	518,576	75,306,130	5,865,139	391,614	399,465	23,336	None.	
Total	3,438,912	507,539,028	314,900,003	2,118,705	2,191,739	161,227	11,356	

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ÆTNA INSURANCE COMPANY.

Fire Insurance.....	209,001	17,088,430	20,496,630	91,005	78,116	19,145	None.	} In Canada, December 31, 1902.
Inland Marine.....	10,204	2,482,523	None.	2,820	2,820	None.	None.	
Total.....	219,205	19,570,953	20,496,630	93,825	80,936	19,145	None.	

INSURANCE COMPANY OF NORTH AMERICA.

Fire Insurance.	181,620	16,343,131	16,863,245	68,365	69,749	6,076	None	} In Canada, December 31, 1902.
Inland Marine.....	1,742	672,921	None.	57	57	None.	None	
Total	183,362	17,016,052	16,863,245	68,422	69,806	6,076	None.	

INLAND Marine Insurance Business in Canada, 1902.

	Net Cash Received for Premiums.	Gross Amount of Policies, New and Renewed.	Net Amount at Risk at Date.	Net Amount of Losses Paid.	UNSETTLED CLAIMS.		Net Amount of Losses incurred during the Year.
					Not Resisted.	Resisted.	
	\$	\$	\$	\$	\$	\$	\$
CANADIAN COMPANIES.							
British America.....	9,389	2,101,861	None.	7,024	1,517	None.	3,393
Western.....	18,325	4,226,918	None.	10,683	1,300	None.	6,270
Totals.....	27,714	6,328,779	None.	17,707	2,817	None.	9,663
BRITISH COMPANIES.							
British and Foreign Marine	2,516	3,256,712	None.	1,285	None.	None.	1,285
Marine Insurance Co.	3,035	600,345	None.	None.	None.	None.	None.
Totals.....	5,551	3,857,057	None.	1,285	None.	None.	1,285
AMERICAN COMPANIES.							
Ætna.....	10,204	2,482,523	None.	2,820	None.	None.	2,820
Insurance Co. of North America.....	1,742	672,921	None.	57	None.	None.	57
Totals	11,946	3,155,444	None.	2,877	None.	None.	2,877

RECAPITULATION.

Canadian Companies	27,714	6,328,779	None.	17,707	2,817	None.	9,663
British Companies.....	5,551	3,857,057	None.	1,285	None.	None.	1,285
American Companies.....	11,946	3,155,444	None.	2,877	None.	None.	2,877
Totals for 1902	45,211	13,341,280	None.	21,869	2,817	None.	13,825
Totals for 1901	31,113	9,561,027	None.	19,900	14,032	None.	29,092

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FIRE INSURANCE Done in Canada in 1902.

	Gross Amount of Risks taken during the Year.	Premiums charged thereon.	Rate of Premiums charged per cent of Risks taken.	The same for 1901.	Net Cash Paid during the Year for Losses.	Net Cash Received during the Year for Premiums.	Rate of Losses paid per cent of Pre- miums received.	The same for 1901.
<i>Canadian Companies.</i>	\$	\$ cts.			\$ cts.	\$ cts.		
Anglo-American	24,044,786	334,873 01	1·39	1·35	105,205 58	224,463 42	46·87	52·28
British America	40,556,916	606,427 65	1·50	1·44	160,071 61	414,846 60	38·59	59·81
Canadian Fire	11,715,900	213,334 23	1·82	1·90	59,542 63	162,676 16	36·60	49·60
Equity Fire	12,758,917	172,295 72	1·35	1·24	55,075 29	127,665 49	43·14	41·02
London Mutual	30,557,439	511,405 27	1·67	1·53	156,867 89	333,305 73	47·06	55·82
Mercantile	6,402,050	87,105 57	1·36	1·34	28,076 12	79,142 48	35·48	51·03
Ottawa Fire	25,172,315	300,856 65	1·20	1·50	76,798 13	201,953 32	38·03	64·80
Quebec	7,520,715	101,366 10	1·35	1·40	32,797 82	91,113 91	36·00	73·44
Western	64,051,152	867,097 95	1·35	1·41	196,286 97	481,875 59	40·73	64·27
Totals	222,780,190	3,194,762 15	1·43	1·45	870,722 04	2,117,042 70	41·13	58·46
<i>British Companies.</i>								
Alliance	17,483,906	193,159 93	1·10	1·03	22,398 57	147,380 54	15·20	142·38
Atlas	20,097,712	319,567 14	1·59	1·57	141,318 01	274,796 45	51·43	59·13
Caledonian	21,693,045	297,003 10	1·37	1·32	101,992 42	260,581 52	39·14	87·70
Commercial Union	35,690,398	512,509 37	1·44	1·39	153,783 52	442,168 77	34·78	66·44
Guardian	34,599,010	524,294 78	1·52	1·44	198,437 98	445,607 94	44·53	82·17
Imperial	9,777,910	150,522 56	1·54	1·50	104,144 68	159,006 87	65·50	70·73
Lancashire	None.	None.		1·41	20,272 58	471 26		156·06
Law Union and Crown ..	5,813,774	87,798 42	1·51	1·46	13,048 36	66,176 75	19·72	65·79
Liverpool and London and Globe	35,017,975	477,058 13	1·36	1·33	189,007 10	417,774 22	45·24	85·91
London and Lancashire ..	20,737,414	302,986 43	1·46	1·42	114,700 36	259,032 82	44·28	53·98
London Assurance	13,611,891	165,598 80	1·22	1·13	43,430 28	135,187 10	32·13	84·13
Manchester	16,702,800	234,130 24	1·40	1·41	73,324 08	191,950 18	38·20	92·95
National of Ireland	18,804,814	311,497 70	1·66	1·55	120,682 78	267,999 98	45·03	56·19
North British	47,113,455	635,199 01	1·35	1·33	233,387 56	569,742 51	40·96	70·07
Northern	27,108,205	403,524 92	1·49	1·41	100,803 62	360,501 47	27·96	74·19
Norwich Union	28,929,676	455,712 66	1·58	1·53	176,083 98	396,956 61	44·36	72·75
Phoenix of London	54,356,958	873,028 64	1·61	1·60	242,672 15	705,755 50	34·38	67·06
Royal	80,131,730	1,123,957 23	1·40	1·33	365,377 06	981,856 46	37·21	59·66
Scottish Union and Na- tional	24,414,742	367,536 91	1·51	1·48	110,597 39	311,873 96	35·46	62·50
Sun Insurance Office	18,449,539	281,175 34	1·52	1·46	95,029 96	247,224 61	38·44	72·15
Union Assurance	26,157,971	386,680 56	1·48	1·46	105,155 30	294,872 41	35·66	93·19
Totals	556,692,825	8,102,041 87	1·46	1·41	2,725,647 74	6,936,917 93	39·29	74·13
<i>American Companies.</i>								
Ætna Fire	17,088,430	239,503 21	1·40	1·38	78,115 70	209,001 16	37·38	74·36
Connecticut Fire	4,040,103	65,429 94	1·62	1·58	27,090 39	57,310 61	47·27	59·95
Hartford Fire	16,199,431	246,943 54	1·52	1·41	70,821 81	223,801 82	31·64	63·91
Home Fire	6,803,292	103,193 59	1·52	.....	1,793 70	82,276 98	2·18	.....
Insurance Co. of North America	16,343,131	225,965 39	1·38	1·35	69,748 65	181,619 52	38·40	66·09
Phenix, of Brooklyn	13,016,517	202,057 82	1·55	1·44	54,699 95	178,035 60	30·72	66·44
Phoenix, of Hartford	9,178,445	166,549 95	1·81	1·45	47,177 03	139,791 31	33·75	63·29
Queen, of America	37,541,803	588,953 64	1·57	1·50	213,140 01	500,754 78	42·56	58·04
Totals	120,211,152	1,838,597 08	1·53	1·44	562,587 24	1,572,591 78	35·77	65·98
Grand totals	899,684,167	13,135,401 10	1·46	1·42	4,158,957 02	10,626,552 41	39·14	70·20

TABLE I.—Showing Total Assets, and their Nature, of Canadian Companies doing business of Fire or Inland Marine Insurance.

CANADIAN COMPANIES—ASSETS—1902.

Companies.	Real Estate.	Loans on Real Estate.	Stocks, Bonds and Debentures.	Loans on Collaterals.	Agents' Balances and Bills Receivable.	Cash on hand and in Banks.	Interest Due and Accrued.	Other Assets	Total Assets.	Nature of Business.
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	
Anglo-American....	None.	None.	54,399 29	None.	21,298 63	123,443 95	621 63	9,936 94	209,700 44	Fire.
British America.....	140,000 00	10,000 00	1,152,891 71	None.	403,415 27	115,191 30	13,850 21	34,860 76	1,870,209 25	Fire, Inland and Ocean.
Canadian Fire	None.	None.	211,760 00	None.	18,167 10	86,865 72	1,963 45	4,161 35	322,917 62	Fire.
Equity Fire.....	None.	20,000 00	53,076 92	None.	13,875 57	23,975 80	185 00	6,201 00	117,314 29	"
London Mutual Fire	16,000 00	14,250 00	76,953 00	None.	* 402,722 57	110,297 94	804 69	7,661 96	628,690 16	"
Mercantile.....	None.	None.	226,878 15	None.	2,302 20	33,984 95	1,637 72	None.	264,803 02	"
Ottawa Fire ...	20,000 00	None.	140,461 00	None.	16,911 33	16,614 34	556 92	5,681 31	200,224 90	"
Quebec.....	37,037 26	None.	117,710 00	None.	15,660 32	38,964 89	1,725 15	None.	211,097 62	"
Western.....	60,000 00	32,550 00	2,193,827 62	None.	712,743 40	247,179 48	11,631 62	77,125 10	3,335,057 22	Fire, Inland and Ocean.
Total.....	273,037 26	76,800 00	4,227,957 69	None.	1,607,096 39	796,518 37	32,976 39	145,628 42	7,160,014 52	

* Including \$382,222.73 premium notes.

TABLE II.—Showing the Total Liabilities of Canadian Companies doing business of Fire or Inland Marine Insurance.

CANADIAN COMPANIES—LIABILITIES—1902.

Companies.	Unsettled Losses.	*Reserve of unearned Premiums.	Sundry.	Total Liability, not including Capital Stock.	Excess of Assets over Liabilities, excluding Capital Stock.	Capital Stock paid up.	Nature of Business.
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	
Anglo-American.....	1,755 00	145,725 45	9,310 84	156,791 29	52,909 15	91,780 00	Fire.
British America.	131,908 96	1,219,991 14	5,479 12	1,357,379 22	512,830 03	1,000,000 00	Fire, Inland and Ocean.
Canadian Fire.	1,433 61	110,991 33	None.	112,424 94	210,492 68	125,000 00	Fire.
Equity Fire.....	2,801 45	78,581 54	3,087 55	84,470 54	32,843 75	50,000 00	"
London Mutual Fire.....	17,259 03	516,430 82	5,349 67	539,039 52	89,650 64	10,000 00	"
Mercantile... ..	6,237 00	59,516 95	None.	65,753 95	199,049 07	50,000 00	"
Ottawa Fire.	863 15	128,865 55	6,837 71	136,566 41	63,658 49	100,000 00	"
Quebec.....	9,315 51	63,367 82	None.	72,683 33	138,414 29	125,000 00	"
Western.....	172,583 32	1,877,977 76	1,338 93	2,051,900 01	1,283,157 21	1,970,733 00	Fire, Inland and Ocean.
Total	344,157 03	4,201,448 36	31,403 82	4,577,009 21	2,583,005 31	3,522,513 00	

* The amounts in this column give the *pro rata* of gross premiums for the unexpired terms of all policies of the several companies in force at December 31, 1902, as provided in the statutes in that behalf. Upon the assumption that adequate premiums have been collected these amounts may be regarded as considerably in excess of the sums which would ordinarily be required to pay the losses to accrue under outstanding risks, a fact which may properly be taken into account in the case of individual companies in considering questions of actual or probable as distinguished from *legal* surplus, declaring dividends, impairment of capital and other cognate subjects.

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TABLE III.—Showing the Assets in Canada of British and American
BRITISH COMPANIES—

Companies.	Commenced Business in Canada.	Real Estate.	Loans on Real Estate.	Stocks, Bonds and Debentures.
		\$ cts.	\$ cts.	\$ cts.
Alliance.	March 1, 1892.....	377,178 17	None.	213,809 00
Atlas.....	" 7, 1887.....	None.	None.	183,668 00
Caledonian.....	February, 1883.....	None.	None.	206,400 20
Commercial Union.....	September 11, 1863....	None.	None.	337,128 00
Guardian.....	May 1, 1869.....	258,000 00	None.	520,866 65
Imperial.....	1864.....	None.	None.	243,674 00
Lancashire.....	July, 1864.....	None.	None.	99,488 13
Law Union and Crown.....	April, 1899.....	196,503 55	834,514 12	591,257 83
Liverpool and London and Globe..	June 4, 1851.....	250,000 00	1,296,150 00	2,021,385 22
London and Lancashire Fire .	April, 1880.....	None.	None.	245,187 03
London Assurance.....	March 1, 1862.....	None.	None.	170,340 00
Manchester.....	May 20, 1890.....	None.	None.	176,361 33
National of Ireland.....	April 2, 1883.....	None.	None.	171,652 00
North British.....	1862.....	80,000 00	2,165,347 79	2,793,315 84
Northern..	1867.....	None.	None.	244,262 00
Norwich Union.....	April 1, 1880.....	None.	None.	296,000 00
Phoenix of London	1804.....	None.	None.	434,095 48
Royal.....	1851.....	465,000 00	None.	870,401 15
Scottish Union and National.....	February, 1882.....	None.	423,000 00	242,720 00
Sun Insurance Office.....	June 3, 1892.....	25,000 00	None.	253,657 75
Union Assurance Society.....	November, 1890.....	None.	None.	265,354 50
Totals.....		1,651,681 72	4,719,011 91	10,581,024 11

AMERICAN

Ætna Fire... ..	1821.....	None.	None.	145,964 72
Connecticut Fire	1886.....	None.	None.	100,000 00
Hartford.....	November, 1836 ...	None.	None.	167,838 12
Home Fire.....	1902.....	None.	None.	135,000 00
Insurance Co. of North America....	1889.....	None.	None.	144,320 00
Phenix, of Brooklyn.....	May 1, 1874.....	None.	None.	108,000 00
Phoenix, of Hartford.....	" 20, 1890.....	None.	None.	211,627 00
Queen, of America.....	November 2, 1891.....	None.	None.	307,885 00
Totals.....		None.	None.	1,320,634 84

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Companies doing business of Fire or Inland Marine Insurance in Canada.

ASSETS IN CANADA—1902.

Loans on Collaterals.	Agents' Balances and Bills Receivable.	Cash on hand and in Banks.	Interest Due and Accrued	Other Assets	Total Assets in Canada.	Nature of Business.
\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	
None.	20,412 17	18,648 37	None.	851 65	630,899 36	Fire.
None.	25,815 01	33,447 18	None.	5,250 00	248,180 19	"
None.	18,031 57	61,494 47	None.	6,000 00	291,926 24	"
2,000 00	37,137 54	28,691 70	None.	6,300 00	411,257 24	"
None.	68,461 35	42,155 72	2,085 96	250 00	891,819 68	"
None.	6,546 94	7,537 19	None.	1,252 50	259,010 63	"
None.	None.	269 88	None.	None.	99,758 01	"
None.	979 57	78,010 91	30,436 90	3,462 87	1,735,165 75	"
6,449 35	33,831 81	97,547 81	18,726 51	2,500 00	3,726,590 70	" and Life.
None.	22,774 04	18,176 91	None.	850 00	286,987 98	"
None.	13,646 87	4,517 64	None.	None.	188,504 51	" and Life.
None.	16,249 42	16,107 61	None.	3,500 00	212,218 36	"
None.	25,031 99	12,816 78	917 74	5,250 00	215,668 51	"
87,600 00	48,520 81	84,549 52	62,703 92	2,500 00	5,324,537 88	" and Life.
None.	27,007 35	12,119 33	None.	6,500 00	289,888 68	"
None.	28,302 50	84,340 82	None.	5,000 00	413,643 32	"
None.	17,072 67	13,394 94	4,308 40	None.	468,871 49	"
31,851 97	60,048 94	60,638 73	None.	15,382 73	1,503,323 52	" and Life.
None.	18,424 29	70,557 68	1,932 08	None.	756,634 05	"
None.	24,944 98	31,932 32	None.	6,328 74	341,863 79	"
None.	22,696 02	45,745 93	844 67	4,013 54	338,654 66	"
127,901 32	535,935 84	822,701 44	121,956 18	75,192 03	18,635,404 55	

COMPANIES.

None.	12,279 86	29,027 64	None.	None.	187,272 22	Fire and Inland Marine.
None.	5,863 45	None.	None.	None.	105,863 45	"
None.	16,255 51	32,425 88	None.	None.	216,519 51	"
None.	12,028 91	None.	None.	None.	147,028 91	"
None.	None.	64,225 11	None.	None.	208,545 11	" and Inland Marine.
None.	8,365 41	None.	None.	None.	116,365 41	"
None.	12,119 25	5,635 07	2,224 16	5,967 99	237,573 47	"
None.	21,865 51	19,255 47	11,668 12	None.	360,674 10	"
None.	88,777 90	150,569 17	13,892 28	5,967 99	1,579,842 18	

TABLE IV.—Showing the Liabilities in Canada of British and American Companies doing business of Fire or Inland Marine Insurance in Canada, for the Year 1902.

BRITISH COMPANIES—LIABILITIES IN CANADA.

Companies.	Unsettled Losses (Fire.)	Reserve of Unearned Premiums (Fire.)	Liability under Life Branch.	Sundry.	Total Liabilities in Canada.	^e Excess of Assets over Liabilities. — ^d The Reverse.	Nature of Business.
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	
Alliance	1,475 93	101,375 08	.....	None.	102,851 01	^e 528,048 35	Fire.
Atlas	14,255 65	180,849 32	.....	None.	195,104 97	^e 53,075 22	"
Caledonian	13,177 05	179,820 71	.....	3,172 36	196,170 12	^e 95,756 12	"
Commercial Union	29,858 09	315,872 27	.....	1,548 11	347,278 47	^e 63,978 77	"
Guardian	30,934 59	304,767 01	.....	None.	335,701 60	^e 556,118 08	"
Imperial	7,696 00	80,476 10	.....	None.	88,172 10	^e 170,838 53	"
Lancashire	1,325 00	13,753 33	.....	None.	15,078 33	^e 84,679 68	"
Law Union and Crown	7,143 77	49,277 69	.....	None.	56,421 46	^e 1,678,744 29	"
Liverpool and London and Globe	23,049 50	352,033 84	101,576 56	500 00	477,159 90	^e 3,249,430 80	and Life.
London and Lancashire Fire	23,805 76	164,604 00	.....	None.	188,409 76	^e 98,578 22	"
London Assurance	10,474 00	95,445 96	15,689 00	None.	121,608 96	^e 66,895 55	and Life.
Manchester	8,289 70	150,657 30	.....	1,121 19	160,068 19	^e 52,150 17	"
National, of Ireland	4,384 67	173,872 48	.....	None.	178,257 15	^e 37,411 36	"
North British	6,287 50	407,292 98	523,650 33	9,146 95	946,377 76	^e 4,378,160 12	and Life.
Northern	16,023 22	244,607 63	.....	None.	260,630 85	^e 29,257 83	"
Norwich Union	12,844 86	263,234 30	.....	None.	276,079 16	^e 137,564 16	"
Phoenix, of London	25,922 05	456,226 80	.....	None.	482,148 85	^d 13,277 36	"
Royal	77,933 00	673,935 29	422,012 94	1,333 33	1,175,274 56	^e 328,048 96	and Life.
Scottish Union and National	40,900 25	200,572 00	.....	None.	241,472 25	^e 515,161 80	"
Sun Insurance Office	11,888 31	169,770 15	.....	167 23	181,825 69	^e 160,038 10	"
Union Assurance	22,450 00	216,002 79	.....	None.	238,452 79	^e 100,201 87	"
Totals ..	390,118 90	4,794,507 03	1,062,928 83	16,989 17	6,264,543 93	^e 12,370,860 62	

TABLE IV.—Showing the Liabilities in Canada of British and American Companies doing business of Fire or Inland Marine Insurance in Canada, for the Year 1902—*Concluded*.

AMERICAN COMPANIES.

Companies.	Unsettled Losses (F. and I.M.)	Reserve of Unearned Premiums (F. and I.M.)	Liability under Life Branch.	Sundry.	Total Liabilities in Canada.	Excess of Assets over Liabilities.	Nature of Business.
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	
Ætna Fire.	19,145 40	135,406 07	... ..	None.	154,551 47	32,720 75	Fire and Inland Marine.
Connecticut Fire.....	3,048 48	39,074 06	... ..	None.	42,122 54	63,740 91	Fire.
Hartford	12,277 72	145,871 28	... ..	None.	158,149 00	58,370 51	"
Home Fire	5,024 99	47,765 94	... ..	None.	52,790 93	94,237 98	"
Insurance Company of North America.....	6,076 00	114,527 41	... ..	None.	120,603 41	87,941 70	"
Phenix, of Brooklyn	5,635 00	99,994 73	... ..	None.	105,629 73	10,735 68	Fire and Inland Marine.
Phenix, of Hartford..	6,147 13	97,768 72	... ..	None.	103,915 85	133,657 62	Fire.
Queen Insurance Company of America.....	33,723 00	326,607 59	None.	360,330 59	343 51	"
Total	91,077 72	1,007,015 80	None.	1,098,093 52	481,748 66	

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TABLE V.—Showing the Cash INCOME and EXPENDITURE of Canadian Companies
Canada of British and American

CANADIAN COMPANIES—INCOME

INCOME (CASH).

Companies.	Net Cash for Premiums.	Interest and Dividends on Stocks, &c.	Sundry.	Total Cash Income.	Received on Account of Capital Stock not included in Income.
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Anglo-American.....	224,463 42	5,029 69	None.	229,493 11	6,620 00
British America.....	2,105,024 97	31,877 43	3,611 24	2,140,513 64	None.
Canadian Fire.....	173,594 42	8,878 80	None.	182,473 22	15,110 00
Equity Fire.....	127,665 49	2,934 02	None.	130,599 51	None.
London Mutual.....	333,305 73	5,194 72	683 87	339,184 32	None.
Mercantile Fire.....	79,142 48	7,633 39	None.	86,775 87	None.
Ottawa Fire....	201,953 32	4,447 21	None.	206,400 53	None.
Quebec.....	91,481 49	5,530 57	3,248 63	100,260 69	25,000 00
Western.....	3,438,912 42	83,533 97	None.	3,522,446 39	30,363 00
Totals.....	6,775,543 74	155,059 80	7,543 74	6,938,147 28	77,093 00

BRITISH

Alliance.....	147,380 54	6,414 27	37 32	153,832 13	.....
Atlas.....	284,796 45	4,964 20	None.	289,760 65	.....
Caledonian.....	260,581 52	9,316 57	None.	269,898 09	.....
Commercial Union.....	442,168 77	12,286 52	None.	454,455 29	.....
Guardian.....	445,607 94	17,765 45	None.	463,373 39	.....
Imperial.....	159,006 87	8,451 53	7,553 94	175,012 34	.....
Lancashire.....	471 26	3,674 10	199 61	4,344 97	.....
Law Union and Crown.....	66,176 75	67,839 34	6,551 26	140,567 35	.....
Liverpool and London and Globe.....	417,774 22	80,834 18	2,945 57	501,553 97	.....
London and Lancashire.....	259,032 82	7,632 18	None.	266,665 00	.....
London Assurance.....	135,187 10	6,680 00	None.	141,867 10	.....
Manchester.....	191,950 18	6,565 71	None.	198,515 89	.....
National, of Ireland.....	267,999 98	6,993 34	None.	274,993 32	.....
North British..	569,742 51	200,032 80	411 38	770,186 69	.....
Northern.....	360,501 47	12,475 70	None.	372,977 17	.....
Norwich Union.....	396,956 61	8,589 97	308 47	405,855 05	.....
Phoenix, of London..	705,755 50	14,647 59	None.	720,403 09	.....
Royal.....	981,856 46	30,074 29	9,687 98	1,021,618 73	.....
Scottish Union and National.....	311,873 96	29,735 98	None.	341,609 94	.....
Sun Insurance Office.....	247,224 61	585 95	207 22	248,017 78	.....
Union Assurance.....	294,872 41	8,465 36	None.	303,337 77	.....
Totals.....	6,946,917 93	544,025 03	27,902 75	7,518,845 71	.....

AMERICAN

Ætna Fire.....	219,205 34	7,011 60	None.	226,216 94	.....
Connecticut Fire.....	57,310 61	4,000 00	None.	61,310 61	.....
Hartford Fire.....	223,801 82	10,146 18	None.	233,948 00	.....
Home Fire.....	82,276 98	3,000 00	None.	85,276 98	.....
Insurance Co. of North America.....	183,361 42	5,240 00	None.	188,601 42	.....
Phenix, of Brooklyn.....	178,035 60	4,000 00	None.	182,035 60	.....
Phoenix, of Hartford.....	139,791 31	8,984 15	None.	148,775 46	.....
Queen, of America.....	500,754 78	10,628 37	43 75	511,426 90
Totals.....	1,584,537 86	53,010 30	43 75	1,637,591 91

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doing Fire and Inland Marine Insurance, and the Cash Income and Expenditure in Companies in those Branches.

AND EXPENDITURE, 1902.

EXPENDITURE (CASH).

Paid for Losses.	General Expenses.	Dividends or Bonus to Stock- holders.	Total Cash Expen- diture.	<i>e</i> Excess of Premiums over Losses paid. <i>d</i> The Reverse.	<i>e</i> Excess of Income over Expenditure. <i>d</i> The Reverse.	Nature of Business.
\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	
105,205 58	72,778 21	5,883 50	183,867 29	<i>e</i> 119,257 84	<i>e</i> 45,625 82	Fire.
1,266,055 08	749,205 96	59,859 00	2,075,120 04	<i>e</i> 838,969 89	<i>e</i> 65,393 60	Fire, Inland and Ocean.
61,158 15	45,342 64	25,284 08	131,784 87	<i>e</i> 112,436 27	<i>e</i> 50,688 35	Fire.
55,075 29	48,145 98	3,000 00	106,221 27	<i>e</i> 72,590 20	<i>e</i> 24,378 24	"
156,867 89	100,552 23	None.	257,420 12	<i>e</i> 176,437 84	<i>e</i> 81,764 20	"
28,076 12	20,610 89	None.	48,687 01	<i>e</i> 51,066 36	<i>e</i> 38,088 86	"
76,798 13	75,490 19	2,899 37	155,187 69	<i>e</i> 125,155 19	<i>e</i> 51,212 84	"
48,138 22	31,389 97	674 65	80,202 84	<i>e</i> 43,343 27	<i>e</i> 20,057 85	"
2,189,739 79	1,128,978 45	117,854 47	3,436,572 71	<i>e</i> 1,249,172 63	<i>e</i> 85,873 68	Fire, Inland and Ocean.
3,987,114 25	2,272,494 52	215,455 07	6,475,063 84	<i>e</i> 2,788,429 49	<i>e</i> 463,083 44	

COMPANIES.

22,398 57	50,264 27	.....	72,662 84	<i>e</i> 124,981 97	<i>e</i> 81,169 29	Fire.
141,318 01	76,320 76	.....	217,638 77	<i>e</i> 143,478 44	<i>e</i> 72,121 88	"
101,992 42	72,506 28	.....	174,498 70	<i>e</i> 158,589 10	<i>e</i> 95,399 39	"
153,783 52	119,785 13	.....	273,568 65	<i>e</i> 288,385 25	<i>e</i> 180,886 64	"
198,437 98	136,317 87	.....	334,755 85	<i>e</i> 247,169 96	<i>e</i> 128,617 54	"
104,144 68	46,355 73	.....	150,500 41	<i>e</i> 54,862 19	<i>e</i> 24,511 93	"
20,272 58	1,979 92	.....	22,252 50	<i>d</i> 19,801 32	<i>d</i> 17,907 53	"
13,048 36	23,063 36	.....	36,111 72	<i>e</i> 53,128 39	<i>e</i> 104,455 63	"
189,007 10	122,247 75	.....	311,254 85	<i>e</i> 228,767 12	<i>e</i> 190,299 12	"
114,700 36	74,497 58	.....	189,197 94	<i>e</i> 144,332 46	<i>e</i> 77,467 06	"
43,430 28	41,274 57	.....	84,704 85	<i>e</i> 91,756 82	<i>e</i> 57,162 25	"
73,324 08	66,346 70	.....	139,670 78	<i>e</i> 118,626 10	<i>e</i> 58,845 11	"
120,682 78	75,210 24	.....	195,893 02	<i>e</i> 147,317 20	<i>e</i> 79,100 30	"
233,387 56	145,732 97	.....	379,120 53	<i>e</i> 336,354 95	<i>e</i> 391,066 16	"
100,803 62	94,790 23	.....	195,593 85	<i>e</i> 259,697 85	<i>e</i> 177,383 32	"
176,083 98	122,204 28	.....	298,288 26	<i>e</i> 220,872 63	<i>e</i> 107,566 79	"
242,672 15	190,561 17	.....	433,233 32	<i>e</i> 463,083 35	<i>e</i> 287,169 77	"
365,377 06	268,142 91	.....	633,519 97	<i>e</i> 616,479 40	<i>e</i> 388,098 76	"
110,597 39	84,246 59	.....	194,843 98	<i>e</i> 201,276 57	<i>e</i> 146,765 96	"
95,029 96	73,211 32	.....	168,241 28	<i>e</i> 152,194 65	<i>e</i> 79,776 50	"
105,155 30	87,325 91	.....	192,481 21	<i>e</i> 189,717 11	<i>e</i> 110,856 56	"
2,725,647 74	1,972,385 54	.....	4,698,033 28	<i>e</i> 4,221,270 19	<i>e</i> 2,820,812 43	

COMPANIES.

80,935 50	53,621 88	.....	134,557 38	<i>e</i> 138,269 84	<i>e</i> 91,659 56	Fire, and Inland Marine.
27,090 39	13,816 81	.....	40,907 20	<i>e</i> 30,220 22	<i>e</i> 20,403 41	Fire.
70,821 81	57,128 36	.....	127,950 17	<i>e</i> 152,980 01	<i>e</i> 105,997 83	"
1,793 70	25,751 68	.....	27,545 38	<i>e</i> 80,483 28	<i>e</i> 57,731 60	"
69,805 26	58,399 42	.....	128,204 68	<i>e</i> 113,556 16	<i>e</i> 60,396 74	Fire, and Inland Marine.
54,699 95	43,198 68	.....	97,898 63	<i>e</i> 123,335 65	<i>e</i> 84,136 97	Fire.
47,177 03	43,342 69	.....	90,519 72	<i>e</i> 92,614 28	<i>e</i> 58,255 74	"
213,140 01	139,337 67	.....	352,477 68	<i>e</i> 287,614 77	<i>e</i> 158,949 22	"
565,463 65	434,597 19	.....	1,000,060 84	<i>e</i> 1,019,074 21	<i>e</i> 637,531 07	

	Nature of Business.	Rate of Losses paid per cent of Pre- miums received.	Rate of General Ex- penses per cent of Premiums received	Rate of dividend or Bonus to Stock- holders per cent of Premiums received	Rate of Total Cash Expenditure per cent of Total Cash Income.	Amount of Risks taken during the Year.	Premiums charged thereon.	Rate of Premiums charged per cent of Risks taken.	Net Amount of Insurance in force at Date.	\$ cts.	Assets.	Rate of Assets per cent of Amount of Insurance in force.
						\$	\$ cts.		\$	\$ cts.		
Canadian Companies.	Anglo-American.....	46·87	32·42	2·62	80·12	24,044,786	334,873 01	1·39	21,212,918	209,700 44		0·99
	British America.....	60·14	35·59	2·84	96·94	262,508,823	2,890,386 17	1·10	202,706,421	1,870,209 25		0·92
	Canadian Fire.....	35·23	26·12	14·57	72·22	12,598,129	224,252 49	1·78	12,219,418	322,917 62		2·64
	Equity Fire.....	43·14	37·71	2·35	81·33	12,758,917	172,295 72	1·35	11,836,509	117,314 29		0·99
	London Mutual....	47·06	30·17	None..	75·89	30,557,439	511,405 27	1·67	61,770,599	628,690 16		1·02
	Mercantile	35·48	26·04	None..	56·11	6,402,050	87,105 57	1·36	10,172,565	264,803 02		2·60
	Ottawa Fire	38·03	37·38	1·44	75·19	25,172,315	300,856 65	1·20	23,412,839	200,224 90		0·86
	Quebec Fire.....	52·62	34·31	0·74	79·99	7,520,715	101,366 10	1·35	10,012,148	211,097 62		2·11
	Western... ..	63·68	32·83	3·43	97·56	507,539,028	5,015,677 68	0·99	314,900,003	3,335,057 22		1·06
	Totals.....	58·85	33·54	3·18	93·33	889,102,202	9,638,218 66	1·08	668,243,420	7,160,014 52		1·07

TABLE VII.—Showing the Rate of Losses paid, and General Expenses in Canada, per cent of Premiums received by British and American Companies doing Fire or Inland Marine Insurance in Canada during 1902, also the Rates of Premiums charged per cent of Amounts insured.

	Nature of Business.	Rate of Losses paid per cent of Premiums received.	Rate of General Expenses per cent of Premiums received.	Rate of Total Expenditure per cent of Premiums received.	Amount of Risks taken during the Year.	Premiums charged thereon.	Rate of Premiums charged per cent of Risks taken.
<i>British Companies.</i>							
Alliance.....	Fire.....	15·20	34·11	49·30	\$ 17,483,906	\$ 193,159 93	1·10
Atlas.....	"	49·62	26·80	76·42	20,097,712	319,567 14	1·59
Caledonian.....	"	39·14	27·82	66·96	21,693,045	297,003 10	1·37
Commercial Union ..	"	34·78	27·09	61·87	35,690,398	512,509 37	1·44
Guardian.....	"	44·53	30·59	75·12	34,599,010	524,294 78	1·52
Imperial.....	"	65·50	29·15	94·65	9,777,910	150,522 56	1·54
Lancashire.....	"	.....	.....	.....	None.....	.....	.....
Law Union and Crown.....	"	19·72	34·85	54·57	5,813,774	87,798 42	1·51
Liverpool and London and Globe.....	"	45·24	29·26	74·50	35,017,875	477,058 13	1·36
London and Lancashire Fire.....	"	44·28	28·76	73·04	20,737,414	302,986 43	1·46
London Assurance.....	"	32·13	30·53	62·66	13,611,891	165,598 80	1·22
Manchester.....	"	38·20	34·56	72·76	16,702,800	234,130 24	1·40
National, of Ireland.....	"	45·03	28·06	73·09	18,804,814	311,497 70	1·66
North British ..	"	40·96	25·58	66·54	47,113,455	635,199 01	1·35
Northern.....	"	27·96	26·29	54·26	27,108,205	403,524 92	1·49
Norwich Union Fire.....	"	44·36	30·79	75·14	28,929,676	455,712 66	1·58
Phoenix, of London.....	"	34·38	27·00	61·38	54,356,958	873,028 64	1·61
Royal.....	"	37·21	27·31	64·52	80,131,730	1,123,057 23	1·40
Scottish Union and National.....	"	35·46	27·01	62·48	24,414,742	367,536 91	1·51
Sun Insurance Office.....	"	38·44	29·61	68·05	18,449,539	281,175 34	1·52
Union Assurance.....	"	35·66	29·61	65·28	26,157,971	386,680 56	1·48
Totals.....	.....	39·29	28·43	67·72	556,692,825	8,102,041 87	1·46
<i>American Companies.</i>							
Ætna Fire.....	Fire and Inland Marine	36·92	24·46	61·38	19,570,953	249,707 39	1·28
Connecticut Fire	Fire.....	47·27	24·11	71·38	4,040,103	65,429 94	1·62
Hartford Fire	"	31·64	25·53	57·17	16,199,431	246,943 54	1·52
Home Fire.....	"	2 18	31·30	33·48	6,803,292	103,193 59	1·52
Insurance Co. of North America ..	Fire and Inland Marine.	38·07	31·85	69·92	17,016,052	227,707 29	1·34
Phoenix, of Brooklyn	Fire.....	30·72	24·26	54·99	13,016,517	202,057 82	1·55
Phoenix, of Hartford.....	"	33·75	31·01	64·75	9,178,445	166,549 95	1·81
Queen, of America ..	"	42·56	27·83	70·39	37,541,803	588,953 64	1·57
Totals.....	.....	35·69	27·43	63·11	123,366,596	1,850,543 16	1·50

ABSTRACT OF STATEMENTS
OF
LIFE, ACCIDENT, GUARANTEE, PLATE GLASS
AND
OTHER INSURANCE COMPANIES
IN
CANADA
FOR THE YEAR 1902

ABSTRACT OF LIFE INSURANCE IN CANADA FOR THE YEAR 1902.

	Premiums for Year.	Number of Policies New and Taken up.	Amount of Policies New and Taken up.	Number of Policies in Force at date.	Net Amount in Force.	Number of Policies become Claims.	Net Amount of Policies become Claims.	Claims Paid (in- cluding Matured Endow- ments).	Unsettled Claims		Date of Returns
									Not Resisted	Resisted	
Canadian Companies.											
Canada Life (Canadian business)	\$ 2,113,449	2,456	4,521,713	35,851	73,764,670	595	1,271,899	1,331,465	\$ 118,191	\$ None.	Dec. 31, 1902.
Confederation "	1,124,775	2,228	3,236,603	23,468	34,101,368	315	483,893	493,319	17,610	None.	"
Continental Life.....	78,208	984	1,170,128	2,369	2,592,467	4	5,479	7,329	None.	None.	"
Crown Life.	38,028	803	1,156,000	837	1,262,500	2	2,000	2,000	None.	None.	"
Dominion Life	142,559	514	896,835	3,541	4,818,538	23	33,280	33,780	3,000	None.	"
Excelsior { Ordinary	202,756	991	1,266,408	4,133	4,693,030	22	31,240	31,333	4,790	None.	}
{ Monthly	7,799	142	19,061	1,414	174,469	18	1,728	1,693	35	None.	
Federal.....	471,453	1,869	2,614,437	9,421	13,601,058	87	143,190	146,042	18,000	None.	"
Great West.	514,920	2,155	3,098,450	10,458	15,127,047	44	70,575	71,875	None.	None.	"
Home Life.....	101,034	968	1,216,303	2,553	3,227,607	16	24,250	31,615	6,674	1,777	"
Imperial Life.....	409,277	2,394	3,928,124	6,567	11,640,585	21	38,563	40,952	7,000	None.	"
London Life.. { Ordinary	90,734	729	676,180	3,419	2,959,012	40	34,981	30,097	10,770	None.	}
{ Industrial.....	201,169	10,955	915,052	45,638	3,868,822	541	43,337	38,803	25,255	None.	
Manufacturers (Canadian business)	851,861	2,585	3,631,095	19,853	25,725,896	129	218,003	231,683	500	None.	"
Mutual Life of Canada (Canadian business)	1,107,275	2,796	4,181,040	23,512	34,104,794	242	318,318	353,797	11,000	None.	"
National Life of Canada.....	110,021	935	1,405,535	2,229	3,227,980	11	17,500	22,270	None.	None.	}
N. American (Can. bus.). { General.....	970,674	2,718	3,714,384	19,783	27,207,507	127	220,850	223,450	30,000	1,000	
{ Provident, &c.	6,400	5,905	678,676	3,653	396,644	46	2,900	2,900	None.	None.	"
Northern Life	99,490	892	1,035,387	2,560	3,047,337	10	12,700	12,617	5,000	None.	"
Royal Victoria.....	122,635	924	1,228,000	2,452	3,358,331	7	11,500	17,000	1,000	None.	"
Subsidiary High Court of the Ancient Order of Foresters	15,741	117	110,581	848	757,790	13	10,017	12,242	2,000	None.	}
Sun Life (Can. business). { General	1,257,263	2,829	3,793,829	25,242	35,928,115	292	415,410	408,818	36,946	None.	
{ Thrift	49,112	1,662	220,348	8,640	1,097,497	84	8,914	8,200	1,026	None.	"
Union Life.. { General	791	84	81,400	73	78,600	None.	None.	None.	None.	None.	}
{ Industrial.....	12,338	13,706	1,950,093	10,294	1,443,789	35	2,001	2,001	None.	None.	
Totals for 1902.. ..	10,099,762	62,341	46,745,662	268,808	308,205,453	2,724	3,422,528	3,555,281	298,297	3,277	
" 1901.....	9,133,890	41,693	38,298,747	239,653	284,684,621	2,692	3,651,972	3,458,362	421,096	42,408	
Increase, <i>i</i> ; decrease, <i>d</i>	<i>i</i> 965,872	<i>i</i> 20,648	<i>i</i> 8,446,915	<i>i</i> 29,155	<i>i</i> 23,520,832	<i>i</i> 32	<i>d</i> 229,444	<i>i</i> 96,919	<i>d</i> 122,799	<i>d</i> 39,131	
British Companies.											
British Empire.....	227,823	69	275,490	2,551	6,183,105	65	138,089	129,341	17,758	None.	Dec. 31, 1902.
Commercial Union ...	16,529	6	50,333	236	649,411	2	6,330	6,330	None.	None.	"
*Edinburgh Life.....	3,746	None.	None.	71	150,277	6	29,820	14,472	15,348	None.	"
*Life Association of Scotland.....	24,906	None.	None.	676	1,423,604	32	72,959	79,816	17,608	None.	Apr. 5, 1902.
Liverpool and London and Globe	4,740	None.	None.	109	180,249	1	1,618	3,194	None.	None.	Dec. 31, 1902.

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London and Lancashire Life.	313,472	542	876,428	5,716	9,258,846	86	133,847	129,570	11,720	None.
*London Assurance	1,108	None.	None.	7	33,186	.....	None.	None.	None.	"
North British.	18,496	6	11,350	379	941,189	18	33,042	37,711	1,581	"
Norwich Union Life	483	None.	None.	5	14,434	.....	None.	None.	None.	"
*Reliance Mutual.	3,459	None.	None.	145	169,068	3	2,109	2,109	None.	"
Royal.	18,287	20	56,000	297	787,221	14	46,228	21,805	25,009	"
*Scottish Amicable.	4,007	None.	None.	81	210,568	2	788	788	None.	"
*Scottish Provident.	1,198	None.	None.	44	122,443	1	2,974	2,974	None.	"
Standard.	760,044	1,048	2,008,216	10,395	20,836,393	144	313,610	338,194	58,502	Nov. 15, 1902.
Star.	16,975	24	46,500	249	475,460	9	37,194	37,194	None.	Dec. 31, 1902.
Totals for 1902.	1,415,273	1,715	3,324,317	20,961	41,435,454	383	818,608	803,498	147,526	None.
" 1901	1,346,666	1,733	3,059,043	20,288	40,216,186	391	891,316	871,926	132,698	None.
Increase, <i>i</i> ; decrease, <i>d</i>	<i>i</i> 68,607	<i>d</i> 18	<i>i</i> 265,274	<i>i</i> 673	<i>i</i> 1,219,268	<i>d</i> 8	<i>d</i> 72,708	<i>d</i> 68,428	<i>i</i> 14,828	.....
American Companies.										
Aetna Life.	587,573	663	1,039,700	12,112	16,472,344	513	688,958	693,531	17,879	None.
*Connecticut Mutual.	26,167	None.	None.	894	1,453,602	45	56,060	56,060	None.	"
Equitable.	757,962	1,111	1,902,390	10,291	21,769,926	148	355,601	364,735	26,615	"
Germania.	8,527	5	11,075	116	219,559	3	3,577	5,077	None.	"
Metropolitan.	229,840	3,278	2,437,178	6,682	5,720,819	63	52,624	39,189	15,665	835
Mutual Life of New York	659,812	84,257	11,530,938	172,276	20,761,027	2,156	122,086	121,986	326	932
Mutual Reserve Life.	1,052,570	2,873	4,111,945	13,139	27,294,235	145	409,233	403,678	37,761	None.
*National Life.	366,245	284	671,849	5,147	10,263,737	88	152,087	200,741	51,686	"
New York Life.	956	None.	None.	107	94,006	3	3,138	3,000	405	"
*North-western.	1,283,481	3,869	6,445,948	19,392	35,071,615	226	448,316	446,469	17,621	"
*Phoenix Mutual.	9,991	None.	None.	230	275,407	9	16,729	16,729	None.	"
Provident Savings	15,099	None.	None.	618	611,964	20	26,493	26,493	None.	"
Travelers.	135,005	585	839,707	2,149	3,945,165	26	55,650	51,650	5,000	None.
Union Mutual.	237,020	353	1,171,601	3,159	6,881,880	73	102,196	104,105	1,800	6,947
United States.	198,519	675	897,000	4,312	6,403,163	90	130,991	129,638	5,790	"
	59,759	186	372,500	1,033	1,815,015	26	42,570	40,500	13,070	"
Totals for 1902.	5,628,526	98,139	31,431,831	251,657	159,153,464	3,634	2,666,309	2,703,581	193,618	8,714
" 1901.	4,709,298	127,794	32,541,438	244,119	138,868,227	3,168	2,639,070	2,515,653	136,285	1,642
Increase, <i>i</i> ; decrease, <i>d</i>	<i>i</i> 919,228	<i>d</i> 29,655	<i>d</i> 1,109,607	<i>i</i> 27,538	<i>i</i> 20,285,237	<i>i</i> 466	<i>i</i> 27,239	<i>i</i> 187,928	<i>i</i> 57,333	<i>i</i> 7,072

RECAPITULATION.

Canadian Companies.	10,099,762	62,341	46,745,662	268,808	308,205,453	2,724	3,422,528	3,555,281	298,297	3,277
British	1,465,273	1,715	3,324,317	20,961	41,435,454	383	818,608	803,498	147,526	None.
American	5,628,526	98,139	31,431,831	251,657	159,153,464	3,634	2,666,309	2,703,581	193,618	8,714
Grand totals for 1902.	17,143,561	162,195	81,501,810	541,426	508,794,371	6,741	6,907,445	7,062,360	639,441	11,991
" 1901.	15,189,854	171,220	73,899,228	484,060	463,769,034	6,251	7,182,358	6,845,941	690,079	44,050
Increase, <i>i</i> ; decrease, <i>d</i>	<i>i</i> 1,953,707	<i>d</i> 9,025	<i>i</i> 7,602,582	<i>i</i> 57,366	<i>i</i> 45,025,337	<i>i</i> 490	<i>d</i> 274,913	<i>i</i> 216,419	<i>d</i> 50,638	<i>d</i> 32,059

* These companies have ceased doing new business in Canada.

ABSTRACT of Life Insurance done by Canadian Companies which do business outside of the Dominion for the Year 1902.

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CANADA LIFE ASSURANCE COMPANY.

	Premiums for Year.	Number of Policies New and Taken up.	Amount of Policies New and Taken up.	Number of Policies in Force at date.	Net Amount in Force at date.	Number of Policies become Claims.	Net Amount of Policies become Claims.	Claims Paid.	Unsettled Claims.	
									Not Resisted.	Resisted.
In Canada...	\$ 2,113,449	2,456	\$ 4,521,713	35,851	\$ 73,764,670	595	\$ 1,271,899	\$ 1,331,465	\$ 118,191	\$ None.
In other countries ...	501,723	1,647	3,876,673	5,630	14,340,202	38	89,803	92,603	10,000	None.
Total	2,615,172	4,103	8,398,386	41,481	88,104,872	633	1,361,702	1,424,068	128,191	None.

CONFEDERATION LIFE ASSOCIATION.

In Canada.	1,124,775	2,228	3,236,603	23,468	34,101,368	315	483,893	493,319	17,610	None.
In other countries.....	14,279	53	103,392	354	358,100	1	1,000	1,000	None.	None.
Total.....	1,139,054	2,281	3,339,995	23,822	34,459,468	316	484,893	494,319	17,610	None.

MANUFACTURERS' LIFE INSURANCE COMPANY.

In Canada....	851,861	2,585	3,631,095	19,853	25,725,896	129	218,003	231,683	25,255	None.
In other countries.....	202,955	1,005	1,959,660	2,092	4,071,532	12	13,729	14,762	4,000	3,000
Total.....	1,054,816	3,590	5,590,755	21,945	29,797,428	141	231,732	246,445	29,255	3,000

MUTUAL LIFE ASSURANCE COMPANY OF CANADA.

In Canada.....	1,107,275	2,796	4,181,040	23,512	34,104,794	242	318,318	353,797	11,000	500
In other countries.....	5,678	23	32,960	109	148,960	1	1,000	1,000	None.	None.
Total.....	1,112,953	2,819	4,214,000	23,621	34,253,754	243	319,318	354,797	11,000	500

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NORTH AMERICAN LIFE ASSURANCE COMPANY.

In Canada	977,074	8,623	4,393,060	23,436	27,604,151	173	223,750	226,350	30,000	1,000
In other countries .. .	72,579	881	1,515,125	1,325	2,330,176	8	14,850	13,858	4,500	None.
Total.....	1,049,653	9,504	5,908,185	24,761	29,934,327	181	238,600	240,208	34,500	1,000

SUN LIFE ASSURANCE COMPANY OF CANADA.

In Canada.....	1,306,375	4,491	4,014,177	33,882	37,025,612	376	424,324	417,018	37,972	None.
In other countries. . .	1,627,171	6,458	7,016,514	23,498	30,139,940	306	431,653	338,275	146,260	11,150
Total.....	2,933,546	10,949	11,030,691	57,380	67,165,552	682	855,977	755,293	184,232	11,150

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CANADIAN Life Companies—Assets, 1902.

Companies.	Real Estate.	Loans on Real Estate.	Loans on Collaterals.	Cash Loans and Premium Obligations on Policies in Force.	Stocks and Bonds and Debentures.	Cash on hand and in Banks.	Agents' Balances and Bills Receivable.	Interest and Rents Due and Accrued.	Out-standing and Deferred Premiums.	Other Assets.	Total Assets.
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Canada Life.....	1,602,122 56	3,651,739 16	2,572,771 84	3,000,497 94	13,849,269 16	429,544 56	None.	322,343 49	536,643 79	None.	25,964,932 50
Confederation.....	1,478,662 10	3,585,650 96	91,059 15	932,933 29	2,304,497 64	122,382 95	None.	139,898 69	267,362 88	16,538 41	8,988,986 07
Continental.....	None.	28,287 21	None.	93 04	125,155 43	33,532 51	1,989 94	1,677 92	18,193 65	9,354 84	218,284 54
Crown Life.....	None.	None.	None.	None.	55,000 00	15,928 88	9,535 82	None.	16,162 32	1,642 78	98,269 80
Dominion Life.....	None.	457,977 51	None.	22,262 75	172,369 12	4,064 49	1,065 75	16,513 91	30,289 02	969 05	705,516 60
Excelsior.....	15,916 34	421,692 02	322 25	31,106 23	57,377 90	10,525 37	6,102 54	9,903 84	45,155 31	10,475 88	608,577 68
Federal.....	63,500 00	663,494 24	45,590 54	233,118 70	371,100 86	108,511 77	6,059 09	20,548 75	123,638 53	6,454 54	1,642,017 02
Great West.....	None.	1,185,533 23	875 00	82,873 74	112,561 75	6,911 41	4,849 79	33,980 04	102,130 72	7,120 71	1,536,836 39
Home Life.....	102,449 57	36,658 77	1,500 00	158,685 91	62,757 08	31,102 95	9,787 53	24,152 27	21,695 38	2,539 36	451,328 82
Imperial Life.....	None.	483,100 62	4,375 00	25,300 41	859,766 76	100,497 21	None.	16,414 61	160,034 09	11,288 49	1,660,777 19
London Life.....	5,637 10	1,007,798 24	11,800 00	60,810 30	143,156 15	3,223 41	None.	34,886 02	29,676 24	5,076 40	1,302,063 86
Manufacturers Life.....	46,229 80	971,978 41	257,800 00	328,769 83	2,435,822 89	75,926 94	5,643 81	59,592 33	216,142 49	8,422 69	4,406,329 19
Mutual Life of Canada..	65,724 41	2,994,644 56	7,500 00	711,027 74	2,290,322 95	28,925 25	188 63	118,654 67	224,576 64	None.	6,441,564 85
National Life of Canada.	None.	None.	None.	1,242 78	142,227 36	16,684 75	6,873 05	730 92	30,331 85	980 00	199,070 71
North American.....	404,684 69	1,070,703 98	351,257 00	314,005 45	2,536,331 59	89,165 17	None.	33,045 76	198,982 10	7,637 47	5,010,813 21
Northern.....	None.	110,013 40	None.	1,978 75	148,237 50	13,454 30	16,166 57	2,426 30	34,848 22	4,615 68	331,740 72
Royal Victoria.....	None.	None.	75,000 00	5,208 43	202,730 26	20,527 95	10,275 88	982 40	36,713 70	4,779 80	356,218 42
Subsidiary High Court of the Ancient Order of Foresters.....	None.	5,500 00	None.	447 00	28,829 50	5,573 89	None.	809 82	1,868 17	100 00	43,128 38
Sun Life of Canada.....	1,197,150 41	2,965,117 37	170,095 00	1,083,668 48	7,240,189 40	254,376 56	None.	202,086 72	328,948 94	38,640 00	13,480,272 88
Union Life.....	None.	None.	5,600 00	80 69	59,653 43	27,651 74	6,732 79	1,006 49	1,140 60	16,609 26	118,475 00
Totals.....	4,982,076 98	19,639,889 68	3,595,545 78	7,044,111 46	33,197,356 73	1,398,512 06	85,271 19	1,014,659 95	2,422,534 64	153,245 36	73,565,203 83

CANADIAN Life Companies—Liabilities, &c., 1902.

Companies.	Unsettled Claims.	Net Reinsurance Reserve.	Sundry.	Total Liabilities, in- cluding Reserve but not Capital Stock.	Surplus of Assets over Liabilities excluding Capital.	Capital Stock paid up.	Basis of Reserve of Policies issued previous to Jan. 1, 1900. (Policies issued since Jan. 1, 1900, are valued on H. M. 3½ basis unless otherwise stated.)
Canada Life.....	\$ 128,191 20 cts.	\$ 23,877,612 00 cts.	\$ 127,411 06 cts.	\$ 24,133,214 26 cts.	\$ 1,831,718 24 cts.	\$ 981,280 00 cts.	H.M. 3½ previous to Jan. 1, 1900. H.M.
Confederation.....	\$ 17,610 33 cts.	\$ 8,292,983 00 cts.	\$ 92,531 74 cts.	\$ 8,403,125 07 cts.	\$ 585,861 00 cts.	\$ 100,000 00 cts.	3 after that date. H.M. 4½ to Dec. 31, 1895. 3½ p.c. for years 1896-9, inclusive, and for all annuities. 3 p.c. since Jan. 1, 1900.
Continental	None.	128,836 75	4,231 90	133,062 65	85,221 89	139,425 10	H.M. 4½.
Crown Life	None.	41,055 00	361 50	41,416 50	56,853 30	91,750 00	H.M. 3½.
Dominion Life.....	3,000 00	559,659 51	4,887 79	567,547 30	137,969 30	100,000 00	H.M. 4.
Excelsior	4,825 00	521,034 29	13,110 59	538,969 88	69,607 80	52,635 00	H.M. 4½.
Federal.....	18,000 00	1,444,700 71	11,668 98	1,474,369 69	167,647 33	130,000 00	H.M. 4½.
Great West	None.	1,290,756 00	19,571 94	1,310,327 94	226,508 45	100,000 00	Actuaries 4
Home Life.....	8,451 40	270,651 24	674 89	279,777 53	171,551 29	158,086 70	H.M. 3½.
Imperial Life.....	7,000 00	1,102,531 00	33,660 92	1,143,191 92	517,585 27	450,000 00	*H.M. 3½.
London Life.. ..	10,770 30	1,160,421 21	40,781 71	1,211,973 22	90,090 64	50,000 00	H.M. 4 Ordinary. For Industrial, Act. 4 to Jan. 1, 1900. Since, Farris' (3) 3 p.c.
Manufacturers' Life.....	32,255 00	3,753,892 00	13,063 63	3,799,210 63	607,118 56	300,000 00	H.M. 4½.
Mutual Life of Canada.....	11,500 00	5,925,443 97	23,685 87	5,960,629 84	480,935 01	None.	Actuaries 4.
National Life of Canada..	None.	167,007 42	1,041 28	168,048 70	31,022 01	98,754 70	H.M. 3½.
North American.....	35,500 00	4,385,565 00	14,703 45	4,435,768 45	575,044 76	60,000 00	Previous to Jan. 1, 1897, H.M. 4½. For 1897-8-9 policies, H.M. 4.
Northern Life.....	5,000 00	177,291 69	None.	182,291 69	149,449 03	213,850 00	H.M. 4½.
Royal Victoria	1,000 00	239,233 14	None.	240,233 14	115,985 28	200,000 00	H.M. 4½.
Subsidiary High Court of Ancient Order of Foresters	2,000 00	37,020 31	661 41	39,681 72	3,446 66	None.	H.M. 4.
Sun Life of Canada.....	195,381 51	12,247,338 19	87,815 31	12,530,535 01	949,737 87	105,000 00	H.M. 4½ prior to Dec. 31, 1897. H.M. 3½ for issues since.
Union Life... ..	None.	7,571 00	1,834 44	9,405 44	109,069 56	100,000 00	H.M. 3½.
Totals.....	480,484 74	65,630,597 43	491,698 41	66,602,780 58	6,962,423 25	3,430,781 50	

* With special provision for immediate payment of death claims and for suspended mortality.

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TABLE showing the Assets in Canada of British Companies doing business of Life Insurance in Canada for the Year 1902.

Companies.	Com- menced business in Canada.	Real Estate.	Loans on Real Estate.	Loans on Collaterals.	Cash Loans and Premium Obligations on Policies in force.	Stocks, Bonds and Debentures.	Cash on hand and in Banks or deposited with Govern- ment.	Agents' Balances and Bills Re- ceivable.	Interest and Rents Due and Accrued.	Out- standing and Deferred Premiums.	Other Assets.	Total Assets.
		\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
<i>British Companies.</i>												
British Empire....	Feb. 7, '83	157,550 05	1,163,733 58	None.	160,753 02	313,444 87	186,586 32	None.	19,646 26	38,007 09	12,218 39	2,051,939 58
Commercial Union..	Sept 11, '63	None.	573,731 29	None.	14,225 36	157,349 10	1,834 84	None.	4,839 78	4,732 97	None.	756,713 34
Edinburgh Life....	1857.....	None.	None.	None.	17,539 48	161,667 67	1,260 16	None.	715 51	100 32	None.	181,283 14
Life Association of Scotland	Sept.—'57	None.	83,195 83	None.	90,425 90	166,775 78	7,825 31	None.	3,647 02	7,865 68	None.	359,735 52
*Liverpool and Lon- don and Globe ...	June 4, '51	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
London & Lancashire	1863.....	231,993 43	929,451 97	75,000 00	154,318 00	1,496,179 95	26,232 93	308 23	34,118 83	78,484 93	1,820 69	3,027,908 96
*London Assurance.	1862.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
*North British	1862.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Norwich Union Life.	Oct. 18, '99	None.	None.	None.	None.	73,000 00	364 78	None.	None.	None.	None.	73,364 78
Reliance Mutual....	Aug. 1, '68	None.	None.	None.	800 00	134,320 00	None.	None.	None.	None.	None.	135,120 00
*Royal.	1851.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Scottish Amicable..	1846.....	None.	None.	None.	15,783 86	149,814 25	None.	None.	None.	120 25	None.	165,718 36
Scottish Provident..	.....	None.	None.	None.	9,905 76	1,946,384 02	None.	None.	24,843 46	None.	None.	1,975,133 24
Standard	1847.....	511,508 07	4,456,317 25	393,600 00	521,667 17	8,549,787 54	377,130 57	None.	28,192 52	134,420 80	1,348 34	14,973,972 26
Star.....	Nov. 6, '68	158,000 00	521,902 80	None.	20,030 10	153,837 36	14,914 67	1,466 27	15,292 60	1,573 60	None.	887,017 40
Totals.....	.....	1,059,051 55	7,728,332 72	468,600 00	1,005,448 65	13,296,560 54	616,149 58	1,774 50	131,295 98	265,305 64	15,387 42	24,587,906 58

* These companies also do fire business. For their Assets and Total Liabilities in Canada see pages 22 and 24.

TABLE showing the Assets in Canada of American Companies doing business of Life Assurance in Canada for the Year 1902.

Companies.	Commenced business in Canada.	Real Estate.	Loans on Real Estate.	Loans on Collaterals.	Cash Loans and Premium Obligations on Policies in force.	Stocks, Bonds and Debentures.	Cash on hand and in Banks or deposited with Govern- ment.	Agents' Balances and Bills Receiv- able.	Interest and Rents Due and Accrued.	Outstanding and Deferred Premiums.	Other Assets.	Total.
		\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
<i>American Companies.</i>												
Aetna Life.....	1866.....	None.	None.	None.	356,807 13	4,298,216 23	33,555 69	None.	20,565 05	51,373 97	None.	4,760,518 07
Connecticut Mutual..	Aug. 1, '68	None.	None.	None.	None.	111,500 00	None.	None.	None.	None.	None.	111,500 00
Equitable.....	Oct. — '68	None.	None.	None.	318,381 04	8,338,009 00	70,372 47	None.	None.	101,183 89	None.	8,827,946 40
Germania.....	Nov. — '87	None.	None.	None.	1,700 00	127,000 00	None.	None.	258 13	655 48	None.	129,613 61
Metropolitan	" — '72	50,758 20	65,400 00	None.	19,753 25	1,123,720 81	None.	None.	3,686 12	60,199 53	None.	1,323,517 91
Mutual Life.....	Sept. 1, '85	None.	None.	None.	401,621 93	5,685,136 63	215,020 19	None.	None.	103,605 35	None.	6,405,384 10
Mutual Reserve...	April, 1884	None.	None.	None.	70,883 16	264,952 07	43,009 03	None.	1,758 75	20,764 00	None.	401,367 01
National Life.....	June 11, '69	None.	None.	None.	None.	None.	110,000 00	None.	None.	98 66	None.	110,098 66
New York	About 1868.	350,000 00	None.	None.	588,972 00	5,277,234 72	125,751 12	101 91	84,150 17	101,147 67	None.	6,527,357 59
North-western.	Nov. — '71	None.	None.	None.	35,195 00	135,333 33	None.	None.	None.	809 32	None.	171,337 65
Phoenix Mutual.....	Oct. — '66	None.	None.	None.	None.	134,947 60	None.	None.	None.	492 77	None.	135,440 37
Provident Savings....	Jan. — '89	None.	None.	None.	23,360 64	183,991 81	14,222 21	8,438 29	2,658 09	12,523 76	984 45	251,179 25
Travelers	July 1, '65	15,000 00	651,034 00	None.	73,675 00	887,745 40	None.	None.	32,001 06	46,753 72	None.	1,706,209 18
Union Mutual.....	Oct. 12, '68	None.	None.	None.	11,596 05	933,419 41	17,917 96	68 73	4,950 19	21,071 79	None	989,024 13
United States.....	Aug. 8, '73	None.	None.	None.	13,146 14	252,396 06	None.	None.	4,255 42	7,446 86	None.	277,244 48
Totals.....		415,758 20	716,434 00	None.	1,920,091 34	27,753,603 07	629,848 67	8,608 93	154,282 98	528,126 77	984 45	32,127,738 41

TABLE showing the Liabilities in Canada of British and American Companies doing business of Life Insurance in Canada for the Year 1902.

LIABILITIES IN CANADA, 1902.

	Unsettled Claims.	Net Reinsurance Reserve.	Sundry.	Total Liabilities, including Reserve.	^e Excess of Assets over Liabilities. — ^d The Reverse.
<i>British Companies.</i>	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
British Empire.....	17,758 25	1,795,000 00	3,648 67	1,816,406 92	^e 235,532 66
Commercial Union	None.	240,000 00	None.	240,000 00	^e 516,713 34
Edinburgh Life.....	15,347 77	92,496 00	31 43	107,875 20	^e 73,407 94
Life Association of Scotland. . .	17,607 59	887,485 40	None.	905,092 99	^d 545,357 47
Liverpool & London & Globe .	None.	100,000 00	None.	100,000 00	
London and Lancashire..	11,720 00	2,400,000 00	5,393 40	2,417,113 40	^e 610,795 56
London Assurance	None.	15,689 00	None.	15,689 00	
North British.....	1,581 33	522,144 00	25 00	523,750 33	
Norwich Union Life.....	None.	1,000 00	None.	1,000 00	^e 72,364 78
Reliance Mutual	None.	85,000 00	None.	85,000 00	^e 50,120 00
Royal	25,009 23	397,003 71	None.	422,012 94	
Scottish Amicable.....	None.	138,787 60	None.	138,787 60	^e 26,930 76
Scottish Provident	None.	81,635 90	None.	81,635 90	^e 1,893,497 34
Standard.....	58,501 60	6,600,000 00	None.	6,658,501 60	^e 8,315,470 66
Star.....	None.	179,981 00	None.	179,981 00	^e 707,036 40
Totals	147,525 77	13,536,222 61	9,098 50	13,692,846 88	^e 10,895,059 70
<i>American Companies.</i>					
Ætna Life.....	17,879 00	5,274,580 00	7,165 80	5,299,624 80	^d 539,106 73
Connecticut Mutual.	None.	773,653 00	None.	773,653 00	^d 662,153 00
Equitable.....	26,614 70	5,648,782 00	33,323 61	5,708,720 31	^e 3,119,226 09
Germania.....	None.	118,540 00	426 00	118,966 00	^e 10,647 61
Metropolitan.....	17,758 00	1,321,317 00	14,063 85	1,353,138 85	^d 29,620 94
Mutual Life, of New York	37,761 20	6,072,376 00	27,534 42	6,137,671 62	^e 267,712 48
Mutual Reserve Life	51,686 04	145,369 95	None.	197,055 99	^e 204,311 02
National Life.....	405 00	54,562 00	None.	54,967 00	^e 55,131 66
New York Life.....	17,621 05	6,458,005 00	49,948 22	6,525,574 27	^e 1,783 32
North-western.....	None.	127,085 00	None.	127,085 00	^e 44,252 65
Phoenix Mutual	None.	275,000 00	None.	275,000 00	^d 139,559 63
Provident Savings.....	5,000 00	234,727 00	747 44	240,474 44	^e 10,704 81
Travelers.....	8,746 50	1,679,370 00	120,605 00	1,808,721 50	^d 102,512 32
Union Mutual.....	5,790 48	1,103,341 00	5,893 28	1,115,024 76	^d 126,000 63
United States.....	13,070 00	240,217 00	75 00	253,362 00	^e 23,882 48
Totals.....	202,331 97	29,526,924 95	259,782 62	29,989,039 54	^e 2,138,698 87

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PAYMENTS TO POLICY-HOLDERS, 1902.

Companies.	Death Claims.	Matured En- dowments	Paid to An- nuityants.	Paid for Sur- rendered Policies.	Dividends paid Policy- holders.	Total paid to Policy- holders.	Net Premium Income (including consider- ation for An- nuities).
<i>Canadian Companies.</i>	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Canada Life.....	1,179,370 15	244,697 90	18,852 80	96,762 71	65,694 33	1,605,377 89	2,615,171 81
Confederation.....	295,422 02	198,897 00	17,045 78	48,014 29	73,784 24	633,163 33	1,139,054 38
Continental	7,329 02	None.	None.	194 24	None.	7,523 25	78,208 13
Crown Life.....	2,000 00	None.	None.	None.	None.	2,000 00	38,027 69
Dominion Life.....	27,750 00	6,030 00	469 48	492 63	1,071 50	35,813 61	142,559 16
Excelsior	26,025 75	7,000 00	8,105 93	4,298 25	1,023 41	46,453 34	210,554 65
Federal	114,656 46	31,385 05	3,053 15	20,102 28	32,214 74	201,411 68	471,452 53
Great West.....	56,125 78	15,749 00	2,817 99	8,466 35	2,533 10	85,682 22	514,920 14
Home Life	31,614 88	None.	None.	6,961 59	None.	38,576 47	101,034 08
Imperial Life.....	40,652 10	300 00	7,242 36	3,841 41	None.	52,035 87	409,277 13
London Life.....	62,939 72	5,960 00	None.	1,370 84	5,049 41	75,319 97	291,902 66
Manufacturers' Life...	174,965 20	71,480 00	1,985 55	39,276 21	28,849 67	316,556 63	1,054,815 72
Mutual Life of Canada	242,049 75	112,747 00	9,484 30	41,225 39	77,843 79	483,350 23	1,112,953 41
National Life	22,269 52	None.	None.	145 00	None.	22,414 52	110,020 74
North American ..	193,857 77	46,350 00	9,407 44	61,448 64	63,449 29	374,513 14	1,049,652 74
Northern Life.....	12,616 53	None.	None.	310 51	None.	12,927 04	99,490 41
Royal Victoria.....	17,000 00	None.	3,848 28	618 34	None.	21,466 62	122,634 52
Subsidiary High Court of Ancient Order of Foresters.....	12,242 00	None.	None.	566 06	None.	12,808 06	15,740 90
Sun Life of Canada ...	577,982 30	177,310 43	52,294 47	153,338 39	103,550 43	1,064,476 02	2,933,546 01
Union Life.....	2,000 56	None.	None.	34 80	None.	2,035 36	13,129 43
Totals.....	3,098,869 51	917,906 38	134,607 53	487,467 93	455,063 91	5,093,915 26	12,524,146 24
<i>British Companies.</i>							
British Empire	88,407 64	40,933 83	4,412 30	14,668 10	1,166 38	149,588 25	227,822 95
Commercial Union....	6,329 80	None.	None.	722 10	119 09	7,170 99	16,529 43
Edinburgh Life.....	14,472 25	None.	None.	374 11	None.	14,846 36	3,745 63
Life Association of Scotland.....	74,949 06	4,866 67	None.	11,939 09	3,711 98	95,466 80	24,906 24
Liverpool and London and Globe	3,194 10	None.	465 36	120 25	None.	3,779 71	4,739 56
London and Lancashire	88,379 17	41,190 41	None.	9,917 79	5,475 35	144,962 72	313,472 41
London Assurance....	None.	None.	None.	None.	None.	None.	1,108 44
North British....	37,711 32	None.	973 81	1,085 00	1,063 79	40,833 92	18,496 06
Norwich Union Life ..	None.	None.	None.	None.	None.	None.	482 55
Reliance Mutual	1,546 50	562 00	53 90	1,141 32	None.	3,303 72	3,458 76
Royal... ..	21,305 05	500 00	379 09	1,419 75	None.	23,603 89	18,287 02
Scottish Amicable....	788 40	None.	None.	4,167 08	None.	4,955 48	4,006 72
Scottish Provident....	2,973 53	None.	None.	None.	None.	2,973 53	1,198 11
Standard.....	241,792 87	96,401 25	9,749 85	28,417 54	None.	376,361 51	760,043 91
Star.	37,194 14	None.	115 92	291 34	None.	37,601 40	16,974 69
Totals.....	619,043 83	184,454 16	16,150 23	74,263 47	11,536 59	905,448 28	1,415,272 48
<i>American Companies.</i>							
Aetna Life.....	276,705 45	416,826 00	None.	3,906 86	65,418 57	762,856 88	587,573 11
Connecticut Mutual...	50,508 00	5,552 00	None.	6,125 00	11,930 89	74,115 89	26,166 54
Equitable.....	304,351 43	60,383 35	5,824 46	95,404 68	73,459 90	539,423 82	757,962 41
Germania.....	3,576 56	1,500 00	None.	856 16	26 60	5,959 32	8,527 40
Metropolitan	155,434 72	5,739 92	272 71	7,779 13	5,477 03	174,703 51	889,651 52
Mutual Life of N. York	271,914 70	131,763 60	20,098 86	117,412 20	16,450 42	557,639 78	1,052,570 04
Mutual Reserve.	196,666 26	4,075 00	2,667 51	32,558 94	420 94	236,388 65	366,244 84
National Life	3,000 00	None.	None.	None.	None.	3,000 00	956 03
New York Life	286,564 81	159,904 63	12,570 95	115,230 36	102,101 59	676,372 34	1,283,481 27
North-western.....	10,729 00	None.	None.	3,289 87	2,847 63	22,866 50	9,990 52
Phoenix Mutual.....	23,865 00	2,628 00	None.	2,113 00	2,698 74	31,304 74	15,098 89
Provident Savings....	51,650 00	None.	None.	5,155 69	722 25	57,527 94	135,004 54
Travelers.	75,945 16	28,159 59	2,330 96	10,035 57	None.	116,471 28	237,019 73
Union Mutual.....	85,373 08	44,264 45	None.	3,179 75	6,149 56	138,966 84	198,519 27
United States.....	37,500 00	3,000 00	20 00	4,750 89	1,832 00	47,102 89	59,759 02
Totals... ..	1,839,784 17	863,796 54	43,785 45	407,798 10	289,536 12	3,444,700 38	5,628,525 13

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TABLE showing the Cash Expenditure of Canadian Companies doing Life Insurance, and Cash Expenditure in Canada of British and American Companies in that Branch.

EXPENDITURE (CASH), 1902.

	Payments to Policy-holders	General Expenses.	Dividends to Stockholders	Total Expenditure.	<i>c</i> Excess of Income over Expenditure. <i>d</i> The Reverse.
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
<i>Canadian Companies</i>					
Canada Life	1,605,377 89	697,609 21	76,722 96	2,379,710 06	<i>e</i> 1,334,429 82
Confederation	633,163 33	269,175 32	15,000 00	917,338 65	<i>e</i> 600,476 52
Continental	7,523 26	58,574 11	None.	66,097 37	<i>e</i> 36,024 40
Crown Life	2,000 00	53,375 43	None.	55,375 43	<i>d</i> 10,699 10
Dominion Life	35,813 61	44,346 26	7,000 00	87,159 87	<i>e</i> 84,920 91
Excelsior	46,453 34	59,392 22	3,264 40	109,109 96	<i>e</i> 125,777 72
Federal	201,411 68	147,664 60	10,276 13	359,352 41	<i>e</i> 183,397 98
Great West	85,692 22	159,630 48	8,000 00	253,322 70	<i>e</i> 341,953 53
Home Life	38,576 47	78,819 94	None.	117,396 41	<i>d</i> 5,877 34
Imperial Life	52,035 87	142,400 27	20,250 00	214,686 14	<i>e</i> 275,769 15
London Life	75,319 97	118,273 99	4,000 00	197,593 96	<i>e</i> 157,509 15
Manufacturers' Life	316,556 63	300,270 08	24,000 00	640,826 71	<i>e</i> 600,063 12
Mutual Life of Canada	483,350 23	248,956 13	None.	732,306 36	<i>e</i> 658,791 89
National Life of Canada	22,414 52	60,983 30	None.	83,397 82	<i>e</i> 32,159 12
North American	374,513 14	310,851 33	6,000 00	691,364 47	<i>e</i> 579,475 74
Northern Life	12,927 04	54,582 47	None.	67,509 51	<i>e</i> 42,513 04
Royal Victoria	21,466 62	68,263 81	None.	89,730 43	<i>e</i> 43,820 38
Subsidiary High Court of Ancient Order of Foresters.	12,808 06	2,058 79	.....	14,866 85	<i>e</i> 2,559 72
Sun Life of Canada	1,064,476 02	808,148 97	15,750 00	1,888,374 99	<i>e</i> 1,672,970 24
Union Life	2,035 36	71,915 95	None.	73,951 31	<i>e</i> 11,060 68
Totals	5,093,915 26	3,755,292 66	190,263 49	9,039,471 41	<i>e</i> 6,767,096 67
<i>British Companies.</i>					
British Empire	149,588 25	35,247 12	.....	184,835 37	<i>e</i> 120,271 52
Commercial Union	7,170 99	1,671 86	.....	8,842 85	<i>e</i> 34,298 80
Edinburgh Life	14,846 36	486 19	.....	15,332 55	<i>d</i> 10,131 17
Life Association of Scotland	95,466 80	1,487 22	.....	96,954 02	<i>d</i> 61,656 80
Liverpool & London & Globe	3,779 71	206 06	.....	3,985 77	<i>e</i> 753 79
London and Lancashire	144,962 72	68,412 78	.....	213,375 50	<i>e</i> 221,326 90
London Assurance	None.	2 81	.....	2 81	<i>e</i> 1,105 63
North British	40,833 92	4,014 06	.....	44,847 98	<i>d</i> 26,351 92
Norwich Union Life	None.	33 03	.....	33 03	<i>e</i> 449 52
Reliance Mutual	3,303 72	156 70	.....	3,460 42	<i>d</i> 1 66
Royal	23,603 89	4,549 28	.....	28,153 17	<i>d</i> 7,246 10
Scottish Amicable	4,955 48	127 81	.....	5,083 29	<i>d</i> 362 87
Scottish Provident	2,973 53	222 20	.....	3,195 73	<i>e</i> 78,842 52
Standard	376,361 51	157,452 63	.....	533,814 14	<i>e</i> 909,300 20
Star	37,601 40	4,182 94	.....	41,784 34	<i>e</i> 16,132 62
Totals	905,448 28	278,252 69	.....	1,183,700 97	<i>e</i> 1,276,730 98
<i>American Companies.</i>					
Ætna Life	762,856 88	76,133 24	.....	838,990 12	<i>d</i> 60,118 35
Connecticut Mutual	74,115 89	178 86	.....	74,294 75	<i>d</i> 43,378 21
Equitable	539,423 82	103,057 33	.....	642,481 15	<i>e</i> 421,215 22
Germania	5,959 32	54 37	.....	6,013 69	<i>e</i> 7,761 88
Metropolitan	174,703 51	404,969 38	.....	579,672 89	<i>e</i> 354,719 88
Mutual Life of New York	557,639 78	181,686 35	.....	739,326 13	<i>e</i> 514,351 48
Mutual Reserve	236,388 65	33,201 16	.....	269,589 81	<i>e</i> 108,419 07
National Life	3,000 00	61 15	.....	3,061 15	<i>d</i> 2,105 12
New York Life	676,372 34	257,027 48	.....	933,399 82	<i>e</i> 606,715 54
North-western	22,866 50	5 16	.....	22,871 66	<i>d</i> 12,881 14
Phoenix Mutual	31,304 74	None.	.....	31,304 74	<i>d</i> 10,897 96
Provident Savings	57,527 94	36,882 14	.....	94,410 08	<i>e</i> 48,628 34
Travelers	116,471 28	68,529 95	.....	185,001 23	<i>e</i> 131,629 20
Union Mutual	138,966 84	50,495 68	.....	189,462 52	<i>e</i> 46,266 68
United States	47,102 89	16,153 39	63,256 28	<i>e</i> 1,207 97
Totals	3,444,700 38	1,228,435 64	4,673,136 02	<i>e</i> 2,111,534 48

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TABLE showing the Cash Income of Canadian Companies doing Life Insurance and the Cash Income in Canada of British and American Companies in that Branch.

INCOME (CASH), 1902.

	Net Premium Income.	Consideration for Annuities.	Interest and Dividends on Stocks, &c.	Sundry.	Total.
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
<i>Canadian Companies.</i>					
Canada Life.....	2,549,787 43	65,384 38	1,045,799 81	53,168 26	3,714,139 88
Confederation.....	1,119,183 88	19,370 50	328,802 90	49,957 89	1,517,815 17
Continental.....	78,208 13	None.	5,435 87	18,477 77	102,121 77
Crown Life.....	38,027 69	None.	2,376 14	4,272 50	44,676 33
Dominion Life.....	142,559 16	None.	29,518 62	3 00	172,080 78
Excelsior.....	160,090 31	50,464 34	23,423 32	909 71	234,887 68
Federal.....	464,952 53	6,500 00	71,206 64	91 22	542,750 39
Great West.....	485,628 14	29,292 00	79,280 09	1,076 00	595,276 23
Home Life.....	101,034 08	None.	4,189 85	6,295 14	111,519 07
Imperial Life.....	407,209 48	2,067 65	71,952 01	9,226 15	490,455 29
London Life.....	291,902 66	None.	63,200 45	None.	355,103 11
Manufacturers' Life.....	1,045,498 72	9,317 00	186,074 11	None.	1,240,889 83
Mutual Life of Canada.....	1,111,897 41	1,056 00	272,326 85	5,817 99	1,391,098 25
National Life.....	110,020 74	None.	5,536 20	None.	115,556 94
North American.....	1,030,866 09	18,786 65	202,375 46	18,812 01	1,270,840 21
Northern Life.....	99,490 41	None.	10,532 14	None.	110,022 55
Royal Victoria.....	112,634 52	10,000 00	10,916 29	None.	133,550 81
Subsidiary High Court of Ancient Order of Foresters	15,740 90	None.	1,685 67	None.	17,426 57
Sun Life of Canada.....	2,700,633 36	232,912 65	556,045 42	71,753 80	3,561,345 23
Union Life.....	13,129 43	None.	1,640 56	70,242 00	85,011 99
Totals.....	12,078,995 07	445,151 17	2,972,318 40	310,103 44	15,806,568 08
<i>British Companies.</i>					
British Empire.....	227,593 95	229 00	72,599 94	4,684 00	305,106 89
Commercial Union.....	16,529 43	None.	25,731 24	880 98	43,141 65
Edinburgh Life.....	3,745 63	None.	1,455 75	None.	5,201 38
Life Association of Scotland.	24,906 24	None.	10,390 98	None.	35,297 22
Liverpool & London & Globe.	4,739 56	None.	None.	None.	4,739 56
London and Lancashire.....	313,472 41	None.	113,484 96	7,745 03	434,702 40
London Assurance.....	1,108 44	None.	None.	None.	1,108 44
North British.....	18,496 06	None.	None.	None.	18,496 06
Norwich Union Life.....	482 55	None.	None.	None.	482 55
Reliance Mutual.....	3,458 76	None.	None.	None.	3,458 76
Royal.....	18,287 02	None.	2,620 05	None.	20,907 07
Scottish Amicable.....	4,006 72	None.	713 70	None.	4,720 42
Scottish Provident.....	1,198 11	None.	80,840 14	None.	82,038 25
Standard.....	740,020 14	20,023 77	671,537 00	11,533 43	1,443,114 34
Star.....	16,974 69	None.	35,117 27	5,825 00	57,916 96
Totals.....	1,395,019 71	20,252 77	1,014,491 03	30,668 44	2,460,431 95
<i>American Companies.</i>					
Ætna Life.....	587,573 11	None.	188,336 66	2,962 00	778,871 77
Connecticut Mutual.....	26,166 54	None.	4,750 00	None.	30,916 54
Equitable.....	736,735 66	21,226 75	305,733 96	None.	1,063,696 37
Germania.....	8,527 40	None.	5,000 00	248 17	13,775 57
Metropolitan.....	888,429 52	1,222 00	42,216 12	2,525 13	934,392 77
Mutual Life of New York...	1,037,004 31	15,565 73	201,107 57	None.	1,253,677 61
Mutual Reserve.....	366,244 84	None.	11,764 04	None.	378,008 88
National Life of Canada....	956 03	None.	None.	None.	956 03
New York Life.....	1,246,672 11	36,809 16	247,795 10	8,838 99	1,540,115 36
North-western.....	9,990 52	None.	None.	None.	9,990 52
Phoenix Mutual.....	15,098 89	None.	5,307 89	None.	20,406 78
Provident Savings.....	135,004 54	None.	8,031 69	2 19	143,038 42
Travelers.....	237,019 73	None.	79,610 70	None.	316,630 43
Union Mutual.....	198,519 27	None.	37,209 93	None.	235,729 20
United States.....	59,759 02	None.	4,705 23	None.	64,464 25
Totals.....	5,553,701 49	74,823 64	1,141,568 89	14,576 48	6,784,670 50

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AMOUNT of Life Insurance terminated in Canada in Natural Course or by Surrender
and Lapse during the Year 1902.

	Amount Terminated by				Total Surrender and Lapse.
	Death.	Maturity and Expiry.	Surrender.	Lapse.	
<i>Canadian Companies.</i>	\$	\$	\$	\$	\$
Canada Life.....	1,032,138	306,133	468,558	1,001,068	1,469,626
Confederation.....	293,418	377,237	229,238	590,906	820,144
Continental.....	5,479	None.	9,000	577,665	586,665
Crown Life.....	2,000	None.	None.	74,000	74,000
Dominion Life.....	27,540	46,330	30,571	325,480	356,051
Excelsior.....	28,968	14,000	39,099	460,617	499,716
Federal.....	127,805	100,500	109,015	1,324,961	1,433,976
Great West.....	54,826	21,149	193,260	979,500	1,172,760
Home Life.....	28,750	None.	6,500	486,478	492,978
Imperial Life.....	36,031	7,532	109,614	644,259	753,873
London Life.....	71,877	10,960	33,607	1,080,569	1,114,176
Manufacturers' Life.....	147,003	90,940	222,932	1,381,019	1,603,951
Mutual Life of Canada.....	209,696	150,622	182,000	1,046,918	1,228,918
National Life of Canada.....	17,500	6,900	3,000	521,642	524,642
North American.....	180,900	49,490	396,270	1,747,875	2,144,145
Northern Life.....	12,700	6,000	5,000	614,610	619,610
Royal Victoria.....	11,500	1,000	5,000	354,000	359,000
Subsidiary High Court of Ancient Order of Foresters.....	10,017	None.	4,069	74,333	78,402
Sun Life of Canada.....	295,513	174,061	503,839	1,354,556	1,858,395
Union Life.....	5,025	None.	1,800	496,891	498,691
Totals for 1902.....	2,598,686	1,362,954	2,552,372	15,137,347	17,689,719
" 1901.....	2,898,048	1,225,200	2,532,601	14,170,164	16,702,765
Increase (i); decrease (d).....	(d) 299,362	(i) 137,754	(i) 19,771	(i) 967,183	(i) 986,954
<i>British Companies.</i>					
British Empire.....	91,674	46,415	128,128	90,177	218,305
Commercial Union.....	6,330	None.	2,504	None.	2,504
Edinburgh Life.....	29,820	None.	557	None.	557
Life Association of Scotland.....	58,643	None.	13,205	3,407	16,612
Liverpool and London and Globe.....	1,618	None.	120	None.	120
London and Lancashire.....	115,337	48,260	76,964	401,305	478,269
London Assurance.....	None.	None.	None.	None.	None.
North British.....	33,042	None.	3,400	4,106	7,506
Norwich Union Life.....	None.	None.	None.	None.	None.
Reliance Mutual.....	1,547	562	2,698	None.	2,698
Royal.....	26,678	19,550	2,540	None.	2,540
Scottish Amicable.....	788	None.	8,377	19,467	27,844
Scottish Provident.....	2,974	None.	None.	None.	None.
Standard.....	234,571	93,039	142,628	561,511	704,139
Star.....	46,927	3,000	974	19,000	19,974
Totals for 1902.....	649,949	210,826	382,095	1,098,973	1,481,068
" 1901.....	700,840	238,423	441,240	1,527,997	1,969,237
Increase (i); decrease (d).....	(d) 50,891	(d) 27,597	(d) 59,145	(d) 429,024	(d) 488,169
<i>American Companies.</i>					
Ætna Life.....	272,771	428,226	81,899	349,998	431,897
Connecticut Mutual.....	50,508	5,552	16,227	None.	16,227
Equitable.....	289,552	94,765	382,983	734,890	1,117,873
Germania.....	3,577	None.	1,550	None.	1,550
Metropolitan.....	155,435	5,675	304,721	10,666,718	10,971,439
Mutual Life of New York.....	283,276	155,779	516,589	1,432,544	1,949,133
Mutual Reserve.....	152,087	None.	221,000	2,316,410	2,537,410
National Life.....	3,138	None.	None.	None.	None.
New York Life.....	288,203	1,984,309	531,374	203,082	734,456
North-western.....	16,729	None.	6,050	None.	6,050
Phoenix Mutual.....	23,865	2,628	8,667	None.	8,667
Provident Savings.....	55,650	392,119	29,000	105,459	134,459
Travelers.....	113,741	32,611	53,764	189,269	243,033
Union Mutual.....	84,956	115,118	28,357	358,664	387,021
United States.....	39,570	56,500	24,620	122,660	147,280
Totals for 1902.....	1,833,058	3,273,282	2,206,801	16,479,694	18,686,495
" 1901.....	1,783,786	1,679,888	1,518,476	12,864,675	14,383,151
Increase (i); decrease (d).....	(i) 49,272	(i) 1,593,394	(i) 688,325	(i) 3,615,019	(i) 4,303,344

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AMOUNTS of Insurance effected in Canada during the respective Years 1875-1902.

Year.	Canadian Companies.	British Companies.	American Companies.	Total.
	\$	\$	\$	\$
1875.....	5,077,601	1,689,833	8,306,824	15,074,258
1876.....	5,465,966	1,683,357	6,740,804	13,890,127
1877.....	5,724,648	2,142,702	5,667,317	13,534,667
1878.....	5,508,556	2,789,201	3,871,998	12,169,755
1879.....	6,112,706	1,877,918	3,363,600	11,354,224
1880.....	7,547,876	2,302,011	4,057,000	13,906,887
1881.....	11,158,479	2,536,120	3,923,412	17,618,011
1882.....	11,855,545	2,833,250	5,423,960	20,112,755
1883.....	11,883,317	3,278,008	6,411,635	21,572,960
1884.....	12,926,265	3,167,910	7,323,737	23,417,912
1885.....	14,881,695	3,950,647	8,332,646	27,164,988
1886.....	19,289,694	4,054,279	11,827,375	35,171,348
1887.....	23,505,549	3,067,040	11,435,721	38,008,310
1888.....	24,876,259	3,985,787	12,364,483	41,226,529
1889.....	*26,438,358	3,399,313	14,719,266	*44,556,937
1890.....	23,541,404	3,390,972	13,591,080	40,523,456
1891.....	21,904,302	2,947,246	13,014,739	37,866,287
1892.....	25,585,534	3,625,213	15,409,266	44,620,013
1893.....	28,089,437	2,967,855	14,145,555	45,202,847
1894.....	28,670,364	3,214,216	17,640,677	49,525,257
1895.....	27,909,672	3,337,638	13,093,888	44,341,198
1896.....	26,171,830	2,869,971	13,582,769	42,624,570
1897.....	30,351,021	2,778,510	15,138,134	48,267,665
1898.....	35,043,182	3,323,107	16,398,384	54,764,673
1899.....	42,138,128	3,748,127	21,514,478	67,400,733
1900.....	38,545,949	3,717,997	26,632,146	68,896,092
1901.....	38,298,747	3,059,043	32,541,438	73,899,228
1902.....	46,745,662	3,324,317	31,431,831	81,501,810
Total.....	605,247,746	35,061,588	357,904,163	1,048,213,497

*Including 20 months' business of the Canada Life.

AMOUNTS of Insurance in force in Canada, 1875-1902.

Year.	Canadian Companies.	British Companies.	American Companies.	Total.
	\$	\$	\$	\$
1875.....	21,957,296	19,455,607	43,596,361	85,009,264
1876.....	24,649,284	18,873,173	40,728,461	84,250,918
1877.....	26,870,224	19,349,204	39,468,475	85,687,903
1878.....	28,656,556	20,078,533	36,016,848	84,751,937
1879.....	33,246,543	19,410,829	33,616,330	86,273,702
1880.....	37,838,518	19,789,863	33,643,745	91,272,126
1881.....	46,041,591	20,983,092	36,266,249	103,290,932
1882.....	53,855,051	22,329,368	38,857,629	115,042,048
1883.....	59,213,699	23,511,712	41,471,554	124,196,875
1884.....	66,519,958	24,317,172	44,616,596	135,453,726
1885.....	74,591,139	25,930,272	49,440,735	149,962,146
1886.....	88,181,859	27,225,607	55,908,230	171,315,696
1887.....	101,796,754	28,163,329	61,734,187	191,694,270
1888.....	114,034,279	30,003,210	67,724,094	211,761,583
1889.....	125,125,692	30,488,618	76,348,392	231,963,702
1890.....	135,218,990	31,613,730	81,599,847	248,421,567
1891.....	143,368,817	32,407,937	85,698,475	261,475,229
1892.....	154,709,077	33,692,706	90,708,482	279,110,265
1893.....	167,475,872	33,543,884	94,602,966	295,622,722
1894.....	177,511,846	33,911,885	96,737,705	308,161,436
1895.....	188,326,057	34,341,172	96,590,352	319,257,581
1896.....	195,303,042	34,837,448	97,660,009	327,800,499
1897.....	208,655,459	35,293,134	100,063,684	344,012,277
1898.....	226,209,636	36,606,195	105,708,154	368,523,985
1899.....	252,201,516	38,025,948	113,943,209	404,170,673
1900.....	267,151,086	39,485,344	124,433,416	431,069,846
1901.....	284,684,621	40,216,186	138,868,227	463,769,034
1902.....	308,205,453	41,335,434	159,153,464	508,694,401

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PREMIUM INCOME during respective Years 1875-1902.

Year.	Canadian Companies.	British Companies.	American Companies.	Total.
	\$	\$	\$	\$
1875.....	707,256	623,296	1,551,835	2,882,387
1876.....	768,543	597,155	1,437,612	2,803,310
1877.....	770,319	577,364	1,299,724	2,647,407
1878.....	827,098	586,044	1,197,535	2,610,677
1879.....	919,345	565,875	1,121,537	2,606,757
1880.....	1,039,341	579,729	1,102,058	2,721,128
1881.....	1,291,026	613,595	1,190,068	3,094,689
1882.....	1,562,085	674,362	1,308,158	3,544,605
1883.....	1,652,543	707,468	1,414,738	3,774,749
1884.....	1,869,100	744,227	1,518,991	4,132,318
1885.....	2,092,986	803,980	1,723,012	4,619,978
1886.....	2,379,238	827,848	1,988,634	5,195,720
1887.....	2,825,119	890,332	2,285,954	6,001,405
1888.....	3,166,883	928,667	2,466,298	6,561,848
1889.....	*4,459,595	979,847	2,785,403	*8,224,845
1890.....	3,921,137	1,022,362	3,060,652	8,004,151
1891.....	4,258,926	1,030,479	3,128,297	8,417,702
1892.....	4,729,940	1,088,816	3,251,598	9,070,354
1893.....	5,156,008	1,073,541	3,403,230	9,632,779
1894.....	5,435,031	1,079,330	3,394,914	9,909,275
1895.....	5,702,783	1,137,366	3,452,205	10,292,354
1896.....	6,075,454	1,137,607	3,389,605	10,602,666
1897.....	6,598,012	1,174,732	3,443,074	11,215,818
1898.....	7,107,073	1,210,601	3,676,490	11,994,164
1899.....	7,805,174	1,276,229	3,957,304	13,038,707
1900.....	9,373,405	1,372,355	4,261,181	15,006,941
1901.....	9,133,897	1,346,666	4,709,298	15,189,854
1902.....	10,099,762	1,415,273	5,628,526	17,118,655
Total	111,727,072	26,065,146	73,147,931	210,915,243

*Including 20 months' business of the Canada Life.

ASSESSMENT SYSTEM.
ABSTRACT of Life Insurance in Canada (Assessment Plan) for the Year 1902.

Companies.	Total Amount Paid by Members.	Number of Cer- tificates reported as Taken.	Amount of Certificates New and Taken up.	Number of Certifi- cates in Force at date.	Net Amount in Force.	Number of Cer- tificates become Claims.	Net Amount become Claims.	Claims Paid.	UNSETTLED CLAIMS.	
									Not Resisted	Resisted
	\$		\$		\$		\$	\$	\$	\$
Catholic Mutual Benefit Association.....	257,002	1,762	2,032,000	17,088	23,632,000	145	230,000	209,000	41,250	None.
Commercial Travellers' Mutual Benefit Society	37,386	34	34,000	1,853	1,853,000	31	31,000	36,000	2,000	None.
Independent Order of Foresters (Canadian business)	1,050,507	8,132	6,837,000	78,027	86,455,000	.....	810,516	826,816	61,517	6,000
Woodmen of the World	92,645	1,542	1,423,000	7,804	9,076,500	38	47,000	51,968	9,000	None.
Totals for 1902.....	1,437,540	11,470	10,326,000	104,772	121,016,500	.....	1,118,516	1,123,784	113,767	6,000
Totals for 1901.....	1,357,733	10,232	9,457,000	99,518	116,542,500	875	947,372	932,230	166,787	4,025

SUPREME COURT—INDEPENDENT ORDER OF FORESTERS, 1902.

Life and Endowment Department.

	Total Amount Paid by Members.	Number of Cer- tificates reported as Taken.	Amount of Certificates New and Taken up.	Number of Certi- ficates in Force at date.	Net Amount in Force.	Net Amount become Claims.	Claims Paid.	Unsettled Claims, includ- ing Disability.	
								Not Resisted.	Resisted.
	\$		\$		\$	\$	\$	\$	\$
In Canada.....	1,050,507	8,132	6,837,000	78,027	86,455,000	810,516	826,816	61,517	6,000
In other countries	1,806,401	21,969	17,672,500	127,342	140,394,500	741,020	741,820	81,950	19,367
Totals.....	2,856,908	30,101	24,509,500	205,369	226,849,500	1,551,536	1,568,636	143,467	25,367

Sick and Funeral Department.

In Canada.....	163,447	3,355	.....	28,123	.....	130,398	129,830	12,211	None.
In other countries	67,799	1,705	11,647	50,127	49,886	1,050	None.
Totals.....	231,246	5,060	39,770	180,525	179,716	13,261	None.

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ASSESSMENT SYSTEM

AMOUNTS of Life Insurance terminated in Natural Course or by Surrender and Lapse
among Assessment Life Companies in Canada, during the Year 1902.

Companies.	Amount terminated by		Total Terminated.
	Death.	Surrender, Expiry or Lapse.	
<i>Canadian Companies.</i>	\$	\$	\$
Catholic Mutual Benefit Association.....	230,000	569,000	799,000
Commercial Travellers' Mutual Benefit Society	31,000	541,000	572,000
Independent Order of Foresters (Canadian business).....	766,013	2,924,487	3,690,500
Woodmen of the World.....	47,000	788,500	835,500
Totals for 1902	1,074,013	4,822,987	5,897,000
Totals for 1901	892,446	4,772,054	5,664,500

CANADIAN COMPANIES—ASSETS, 1902.

Companies.	Commenced business in Canada.	Real Estate.	Loans on Real Estate.	Cash Loans and Pre- mium Obli- gations on Policies in Force.	Stocks, Bonds and Debentures.	Cash on hand and in Banks.	Agents' Balances and Bills Receivable.	Interest and Rents Due and Accrued	Due from Members.	Other Assets.	Total Assets
		\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Catholic Mutual	Feb. 10, 1880	None.	None.	None.	None.	158,699 35	272 59	None.	34,036 06	600 00	193,603 00
Commercial Travellers.	July —, 1881	None.	14,200 00	None.	17,149 88	6,638 46	None.	274 03	None.	330 00	38,592 37
Independent Order of Foresters ..	" 1, 1881	743,358 88	3,026,790 71	None.	1,724,791 47	469,445 79	None.	81,245 27	None.	113,361 43	6,158,993 55
Woodmen of the World	" —, 1893	None.	19,020 50	None.	44,993 33	14,526 87	98 05	856 13	8,126 44	300 00	87,921 32
Totals.....	743,358 88	3,060,011 21	None.	1,786,934 68	649,310 47	370 64	82,375 43	42,162 50	114,591 43	6,479,115 24

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ASSESSMENT LIFE COMPANIES.

CANADIAN COMPANIES—LIABILITIES, 1902.

Companies.	Claims Unsettled.	Due on Account of General Expenses.	Other Liabilities.	Total. Liabilities (not includ- ing reserve).
	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Catholic Mutual.. .. .	41,250 00	3,795 82	None.	45,045 82
Commercial Travellers.... .	2,000 00	None.	360 35	360 35
Independent Order of Foresters.....	253,344 64	5,848 24	113,273 95	372,466 83
Woodmen of the World.....	9,000 00	287 80	7,019 80	16,307 60
Totals.....	305,594 64	9,931 86	120,654 10	436,180 60

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ASSESSMENT LIFE COMPANIES.

INCOME, 1902.

	Assessments	Fees and Dues.	Interest.	Other Receipts.	Total Income.
<i>Canadian Companies.</i>	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Catholic Mutual.....	238,615 50	18,386 87	4,315 03	1,983 69	263,301 09
Commercial Travellers	33,925 61	3,460 00	1,654 26	None.	39,039 87
*Independent Order of Foresters.....	2,831,404 33	256,749 47	214,381 02	44,826 00	3,347,360 82
Woodmen of the World.....	18,822 56	73,822 25	1,263 61	665 94	94,574 36
Totals.....	3,122,768 00	352,418 59	221,613 92	47,475 63	3,744,276 14

EXPENDITURE, 1902.

	Paid to Members.	General. Expenses.	Total Expenditure.	<i>e</i> Excess of Income over Expenditure. <i>d</i> The reverse.
<i>Canadian Companies.</i>	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Catholic Mutual.....	209,000 00	20,494 53	229,494 53	<i>e</i> 33,806 56
Commercial Travellers.....	36,000 00	3,533 88	39,533 88	<i>d</i> 494 01
*Independent Order of Foresters.....	1,748,351 05	729,408 84	2,477,759 89	<i>e</i> 869,600 93
Woodmen of the World	51,968 43	23,437 47	75,405 90	<i>e</i> 19,168 46
Totals.....	2,045,319 48	776,874 72	2,822,194 20	<i>e</i> 922,081 94

*Including the sick and funeral department.

TABLE showing Total Assets, and their Nature, of Canadian Companies doing business of Accident, Guarantee, Plate Glass, Burglary Guarantee or Steam Boiler Insurance.

CANADIAN COMPANIES—ASSETS, 1902.

Companies.	Real Estate.	Loans on Real Estate.	Stocks, Bonds and Debentures.	Loans on Collaterals.	Agents' Balances and Bills Receivable.	Cash on hand and in Banks.	Interest due and accrued.	Outstanding and Deferred Premiums	Other Assets.	Total Assets.	Nature of Business.
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	
Accident and Guarantee Co. of Canada.	None.	None.	38,583 00	None.	None.	8,925 68	357 50	1,257 60	1,484 63	50,608 41	Accident and sickness.
Boiler Inspection	None.	10,200 00	91,745 07	10,500 00	3,517 03	16,601 38	1,803 32	4,531 50	1,110 85	140,009 15	Steam Boiler, &c.
Canada Accident.....	None.	None.	98,995 45	None.	6 95	10,494 25	301 35	1,878 00	600 00	112,276 00	Accident, Plate Glass and Sickness.
Canadian Ry. Accident..	None.	14,300 00	36,410 75	None.	491 21	24,162 26	233 33	25,097 49	3,311 82	104,006 86	Accident and Sickness.
Dominion Burglary Guarantee Co.	None.	None.	43,190 00	None.	None.	8,218 59	None.	4,380 19	27,396 90	83,185 68	Burglary Guarantee.
Dominion of Canada Guarantee and Accident	3,000 00	11,522 76	112,149 52	None.	42 14	20,374 65	1,793 89	26,541 92	2,541 18	177,966 06	Guarantee, Accident and Sickness.
Dominion Plate Glass. . .	None.	None.	16,000 00	None.	2,185 11	1,780 51	None.	None.	9,550 60	29,516 22	Plate Glass.
Guarantee Co. of N. A..	64,350 00	710 00	921,887 67	None.	None.	146,591 12	8,251 73	9,139 28	3,453 80	1,154,383 60	Guarantee.
Ontario Accident.....	None.	None.	44,324 45	None.	1,760 71	14,847 91	165 06	21,967 03	None.	83,065 16	Accident and Sickness.
Totals.....	67,350 00	36,732 76	1,403,285 91	10,500 00	8,003 15	251,996 35	12,906 18	94,793 01	49,449 78	1,935,017 14	

TABLE showing the Total Liabilities of Canadian Companies doing business of Accident, Guarantee, Plate Glass, Burglary Guarantee, or Steam Boiler Insurance.

CANADIAN COMPANIES—LIABILITIES, 1902.

Companies	Unsettled Losses.	* Reserve of Unearned Premiums.	Sundry.	Total Liability, not including Capital Stock.	Excess of Assets over Liabilities.	Capital Stock paid up or in course of Collection.	Nature of Business.
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	
Accident and Guarantee Co. of Canada.	None.	3,240 58	None.	3,240 58	47,367 83	43,870 00	Accident and sickness.
Boiler Inspection	None.	47,611 00	3,759 75	51,370 75	88,638 40	75,075 00	Steam Boiler.
Canada Accident.. ..	1,718 18	30,195 55	658 97	32,572 70	79,703 30	43,320 00	Accident, Plate Glass and Sickness.
Canadian Railway Accident... ..	8,983 73	65,140 50	None.	74,124 23	29,882 63	40,000 00	Accident and Sickness.
Dominion Burglary Guarantee.....	523 51	10,433 98	7,033 92	17,991 41	65,194 27	60,000 00	Burglary Guarantee.
Dominion of Canada G'tee and Accident....	14,023 38	74,347 27	1,003 12	89,373 77	88,592 29	106,830 00	Guarantee, Accident and Sickness.
Dominion Plate Glass.....	None.	25,571 81	None.	25,571 81	3,944 41	10,000 00	Plate Glass.
Guarantee Co. of N. A.	23,646 89	92,593 90	31,763 62	148,004 42	1,006,379 18	304,600 00	Guarantee.
Ontario Accident.....	4,325 00	46,247 01	456 01	51,028 02	32,037 14	43,695 00	Accident and Sickness.
Totals.....	53,220 69	395,381 60	44,675 40	493,277 69	1,441,739 45	727,390 00	

* The amounts in this column give the *pro rata* of gross premiums for the unexpired terms of all policies of the several companies in force at December 31, 1902, as provided in the statutes in that behalf. Upon the assumption that adequate premiums have been collected these amounts may be regarded as considerably in excess of the sums which would ordinarily be required to pay the losses to accrue under outstanding risks, a fact which may properly be taken into account in the case of individual companies in considering questions of actual or probable as distinguished from *legal* surplus, declaring dividends, impairment of capital and other cognate subjects.

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TABLE showing the Income and Expenditure of Canadian Companies doing business of Accident, Guarantee, Plate Glass, Burglary Guarantee or Steam Boiler Insurance.

INCOME, 1902.

Companies.	Net Cash for Premiums.	Interest and Dividends on Stock, &c.	Sundry.	Total Cash Income.	Received on Account of Capital not included in Income.
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Accident and Guarantee Co..	4,910 50	630 06	11,587 02	17,127 58	43,075 83
Boiler Inspection.....	36,163 95	6,058 20	617 37	42,839 52	None.
Canada Accident.....	42,849 09	3,477 67	None.	46,326 76	None.
Canadian Railway Accident.....	134,623 55	2,115 52	1,103 80	137,842 87	1,960 00
Dominion Burglary Guarantee.....	18,257 00	1,812 30	None.	20,069 30	None.
Dom. of Canada Guarantee & Accident.	148,100 35	4,138 75	None.	152,239 10	None.
Dominion Plate Glass.....	20,508 50	1,133 28	None.	21,641 78	None.
Guarantee Co. of North America.....	179,248 06	44,593 78	None.	223,841 84	None.
Ontario Accident....	115,170 47	1,783 90	None.	116,954 37	695 00
Totals.....	699,831 47	65,743 46	13,308 19	778,883 12	45,730 83

EXPENDITURE, 1902.

Companies.	Paid for Losses.	General Expenses.	Dividends or Bonuses to Stock- holders.	Total Cash Expenditure	Nature of Business.
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	
Accident and Guarantee Co....	494 05	13,133 82	None.	13,627 87	Accident & Sickness.
Boiler Inspection.....	2,886 20	33,432 54	7,507 50	43,826 24	Steam Boilers.
Canada Accident...	9,651 77	20,071 06	3,247 04	32,969 87	Accident, Sickness & Plate Glass.
Canadian Railway Accident...	64,936 80	54,418 30	2,282 40	121,637 50	Accident & Sickness.
Dominion Burglary Guarantee.	3,730 41	10,269 08	4,800 00	18,799 49	Burglary Guarantee.
Dom. of Canada G'ntee & Acc't	57,224 01	66,547 71	12,388 15	136,159 87	Guarantee, Accident and Sickness.
Dominion Plate Glass.....	8,047 77	9,643 30	2,250 00	19,941 07	Plate Glass.
Guarantee Co. of North America	36,075 34	108,929 10	24,368 00	169,372 44	Guarantee.
Ontario Accident.....	53,981 81	55,706 26	1,720 00	111,408 07	Accident & Sickness.
Totals.....	237,028 16	372,151 17	58,563 09	667,742 42	

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ABSTRACT of Guarantee Business in Canada for the Year 1901.

	Premiums of the Year.	Number of Poli- cies, New and Renewed.	Amount of Poli- cies, New and Renewed.	Number of Poli- cies in force in Canada at date	Net amount in force at date.	Losses incurred during the Year.	Claims paid.	Unsettled Claims.	
								Not Resisted	Resisted
	\$		\$		\$	\$.	\$	\$	\$
American Surety.....	10,738	1,062	3,076,908	941	2,639,220	1,024	660	372	None.
Dominion of Canada Guarantee & Accident.	16,851	1,168	4,436,796	1,116	3,271,592	3,000	None.	3,000	None.
Employers' Liability...	26,393	3,984	5,734,087	3,610	5,229,623	8,126	5,816	3,857	None.
Guarantee Co. of N. A...	26,762	.....	9,039,278	.....	7,655,828	2,013	1,813	700	None.
London Guarantee and Accident.....	44,454	3,142	11,255,516	2,914	10,841,966	3,152	1,821	1,408	None.
Totals.....	125,198	.....	33,542,585	.....	29,638,229	17,315	10,110	9,337	None.

ABSTRACT of Accident Business in Canada for the Year 1902.

Accident and Guarantee	4,315	1,965	1,929,500	1,936	1,782,500	494	494	None.	None.
Canada Accident.....	23,838	2,438	6,683,100	2,424	6,027,102	4,318	4,566	969	None.
Canadian Railway	134,624	12,540	17,271,974	10,980	15,236,841	58,635	56,662	8,984	None.
Dominion of Canada Guarantee & Accident.	131,249	12,719	23,330,632	12,113	22,164,616	45,495	43,908	8,892	720
London Guarantee and Accident	73,067	6,039	14,425,241	5,976	14,193,741	27,880	23,889	3,570	5,000
Employers' Liability...	163,282	2,365	13,953,100	2,276	13,387,100	60,368	57,257	20,210	None.
Ocean Accident and Guarantee.....	189,833	9,472	33,335,333	7,475	25,002,083	124,375	131,490	51,479	6,500
Ontario Accident	115,170	5,690	12,895,965	5,634	11,453,298	44,329	47,265	3,525	None.
Sun	164	None.	None.	29	9,000	135	135	None.	None.
Travelers.....	75,818	5,162	15,422,464	3,915	12,428,950	23,695	23,695	8,500	None.
Totals.....	911,360	58,390	139,247,309	52,758	121,685,231	389,724	389,361	106,129	12,220

ABSTRACT of Plate Glass Insurance in Canada for the Year 1902.

Canada Accident.....	15,440	1,602	.....	1,482	.....	252	295	76	None.
Dominion Plate Glass...	20,509	1,419	.....	3,132	.....	8,048	8,048	None.	None.
Lloyds Plate Glass.....	44,750	3,291	.....	6,962	.....	20,150	20,150	None.	None.
New York Plate Glass ..	6,915	85,300	970	144,646	2,947	2,346	610	None.
Totals	87,614	12,546	31,397	30,839	686	None.

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THE GUARANTEE COMPANY OF NORTH AMERICA.

	Premiums of the Year.	Number of Policies New and Renewed.	Amount of Policies, New and Renewed.	Number of Policies in force at date.	Net amount in force at date.	Losses incurred during the Year.	Claims paid.	Unsettled Claims.	
								Not resisted.	Resisted.
	\$		\$		\$	\$	\$	\$	\$
In Canada.....	26,762	.....	9,039,278	.....	7,655,828	2,013	1,813	700	None.
In other Countries.....	152,486	.....	65,240,736	.....	45,110,983	36,928	34,262	8,759	14,188
Totals.....	179,248	.....	74,280,014	.....	52,766,811	38,941	36,075	9,459	14,188

ABSTRACT of Sickness Insurance in Canada for the year 1902.

Accident and Guarantee Company.....	595	165	.....	155	.....	88	88	None.	None.
Ancient Order Foresters.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Canada Accident.....	3,571	1,602	.....	1,482	.....	252	295	76	None.
Canadian Railway Accident.....	.....	.....	.....	.....	.....	7,628	8,275	None.	None.
Dominion of Canada Guarantee and Accident.....	.....	.....	.....	.....	.....	10,319	13,316	1,411	None.
Employers' Liability....	6,436	1,167	785,537	1,167	785,537	2,558	2,611	86	None.
*Independent Order of Foresters.....	163,447	3,355	.....	28,123	.....	130,398	129,830	12,211	None.
London Guarantee and Accident.....	2,087	470	323,848	470	323,848	803	688	150	None.
Ocean Accident and Guarantee.....	.....	.....	.....	.....	.....	4,974	6,085	1,166	None.
Ontario Accident. ....	.....	.....	.....	.....	.....	7,159	6,717	800	None.
Totals	176,136	.....	.....	.....	.....	164,179	167,905	15,900	None.

ABSTRACT of Burglary Guarantee Business in Canada for the year 1902.

Dominion Burglary Guarantee Company.....	18,257	1,654	2,690,462	1,530	2,531,107	3,573	3,730	524	None.
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ABSTRACT of Steam Boiler Insurance in Canada for the year 1902.

Boiler Inspection and Insurance Company.....	36,164	716	2,366,475	1,352	5,357,275	2,886	2,886	None.	None.
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ABSTRACT of Inland Transit Insurance in Canada for the year 1902.

British and Foreign Marine.....	4,975	2,075	46,971,894	None.	None.	None.	1,150	None.	None.
Marine Insurance Co. ...	23,897	.....	62,530,576	None.	None.	448	375	73	None.
Ocean Marine.....	219	72	1,464,300	None.	None.	None.	None.	None.	None.
Totals.....	29,091	.....	110,966,770	None.	None.	448	1,525	73	None.

* Including funeral benefits.

ABSTRACT of Guarantee, Accident, Sickness and Plate Glass business done by Companies which combine more than one class of business.
THE ACCIDENT AND GUARANTEE COMPANY OF CANADA.

Nature of Business.	Net Cash received for Premiums.	Number of Policies new and renewed.	Amount of Policies new and renewed.	Number of Policies in force at date.	Net Amount in force at date.	Losses incurred during the Year.	Claims Paid.	UNSETTLED CLAIMS.		Remarks.
								Not Resisted	Resisted.	
Accident	2,322	204	\$ 417,000	193	\$ 347,000	406	\$ 406	None.	\$ None.	} Total business, Dec. 31, 1902.
Sickness.	595	165	1,512,500	155	1,435,500	88	88	None.	None.	
Combined risks	1,993	1,761		1,743		.....	.....	None.	None.	
Totals	4,910	2,130	1,929,500	2,091	1,782,500	494	494	None.	None.	

THE CANADA ACCIDENT ASSURANCE COMPANY.

Accident	23,838	2,438	6,683,100	2,424	6,027,102	4,318	4,566	969	None.	} Total business, Dec. 31, 1902.
Sickness	3,571	1,602	.....	1,482	.....	252	295	76	None.	
Plate Glass	15,440	1,563	.....	1,991	.....	5,094	4,791	781	None.	
Totals	42,849	5,603	6,683,100	5,897	6,027,102	9,664	9,652	1,826	None.	

THE CANADIAN RAILWAY ACCIDENT INSURANCE COMPANY.

Accident	134,624	12,540	17,271,974	10,980	15,236,841	{ 58,635	56,662	8,984	None.	} Total business, Dec. 31, 1902.
Sickness						7,628	8,275	None.	None.	
Totals	134,624	12,540	17,271,974	10,980	15,236,841	66,263	64,937	8,984	None.	

THE DOMINION OF CANADA GUARANTEE AND ACCIDENT INSURANCE COMPANY.

Guarantee	16,851	1,168	4,436,796	1,116	3,271,592	3,000	None.	3,000	None.	} Total business, Dec. 31, 1902.
Accident	131,249	12,166	22,598,782	12,113	22,164,616	45,495	43,908	8,892	720	
Sickness						10,319	13,316	1,411	None.	
Totals	148,100	13,334	27,035,578	13,229	25,436,208	58,814	57,224	13,303	720	

THE LONDON GUARANTEE AND ACCIDENT COMPANY.

Guarantee.....	44,454	3,142	11,255,516	2,914	10,841,966	3,152	1,821	1,408	None.	} In Canada, Dec. 31, 1902.
Accident.....	73,067	6,039	14,425,241	5,976	14,193,741	27,880	23,889	3,570	5,000	
Sickness	2,087	470	323,848	470	323,848	803	688	150	None.	
Total	119,608	9,651	26,004,605	9,360	25,359,555	31,835	26,398	5,128	5,000	

THE MARINE INSURANCE COMPANY.

Inland marine.....	3,035	600,345	None.	None.	None.	None.	None.	None.	} In Canada, Dec. 31, 1902.
Inland transit.....	23,897	.....	62,530,576	None.	None.	448	375	73	None.
Totals	26,932	.....	63,130,921	None.	None.	448	375	73	None.

THE EMPLOYERS' LIABILITY ASSURANCE CORPORATION.

Guarantee	26,393	3,984	5,734,087	3,610	5,229,623	8,126	5,816	3,857	None.	} In Canada, Dec. 31, 1902.
Accident.....	163,282	2,365	13,953,100	2,276	13,387,100	60,368	57,257	20,210	None.	
Sickness	6,436	1,167	785,537	1,167	785,537	2,558	2,611	86	None.	
Totals	196,111	7,516	20,472,724	7,053	19,402,260	71,052	65,684	24,153	None.	

BRITISH AND FOREIGN MARINE INSURANCE CO.

Inland marine.....	2,516	4	3,256,712	None.	None.	1,285	1,285	None.	None.	} In Canada, Dec. 31, 1902.
Inland transit.....	4,975	2,075	46,971,894	None.	None.	None.	1,150	None.	None.	
Totals	7,491	2,079	50,228,606	None.	None.	1,285	2,435	None.	None.	

THE ONTARIO ACCIDENT INSURANCE COMPANY.

Accident.....	115,170	5,690	12,895,965	5,634	11,453,298	{ 44,329	47,265	3,525	None.	} Total business, Dec. 31, 1902.
Sickness						7,159	6,717	800	None.	
Total.....	115,170	5,690	12,895,965	5,634	11,453,298	51,488	53,982	4,325	None.	

THE OCEAN ACCIDENT AND GUARANTEE CORPORATION.

Accident.....	189,833	9,472	33,335,333	7,475	25,002,083	{ 124,375	131,490	51,479	6,500	} In Canada, Dec. 31, 1902.
Sickness						4,974	6,085	1,166	None.	
Total.....	189,833	9,472	33,335,333	7,475	25,002,083	129,349	137,575	52,645	6,500	

List of Insurance Companies Licensed to do business in Canada, under the Insurance Act, as at March 6, 1903.

Name of Company.	Chief Agent to receive Process.	Amount of Deposit with Receiver General.		Description of Insurance business for which Licensed.
		Par Value.	Accepted Value.	
The Accident and Guarantee Company of Canada	G. I. Goddard, Chief Agent, Montreal	\$ 39,333	\$ 38,583	Accident and Sickness.
The Aetna Insurance Co., Hartford, Connecticut	F. W. Evans, General Agent, Montreal	140,793	3,934,964	Fire and Inland Marine.
The Aetna Life Insurance Co., Hartford, Connecticut ...	Wm. H. Orr, Manager, Toronto	4,102,573	3,934,964	Life.
The Alliance Assurance Company, (Limited) London, Eng..	P. M. Wickham, Chief Agent, Montreal	213,809	213,809	Fire.
The American Surety Company of New York	Alex. Dixon, Chief Agent, Toronto	50,000	50,000	Guarantee.
The Anglo-American Fire Insurance Company	Armstrong Dean, Chief Agent, Toronto	51,120	50,583	Fire.
The Atlas Assurance Company, Limited, London, Eng.	Matthew C. Hinshaw, Chief Agent, Montreal	180,067	117,779	Fire.
The Boiler Inspection and Insurance Company of Canada ..	W. B. McMurrich, Agent, Toronto	55,072	52,318	Steam Boiler, &c.
*The British Empire Mutual Life Ass. Co., London, Eng. ...	Alfred McDougald, Chief Agent, Montreal	304,447	292,084	Life.
The British America Assurance Company	P. H. Sims, Secretary, Toronto	62,000	58,900	Fire and Inland Marine.
The British and Foreign Marine Insurance Co., Limited	Robert J. Dale, Chief Agent, Montreal	117,000	111,150	Inland Marine and insuring registered mail matter in transit from any one point in Canada to any other point in Canada.
The Caledonian Insurance Company, Edinburgh, Scotland ..	Lansing Lewis, Manager, Montreal	197,359	187,734	Fire.
The Canada Accident Assurance Company	T. H. Hudson, Chief Agent, Montreal	38,035	36,677	Accident, Sickness and Plate Glass.
The Canada Life Assurance Company	Hon. Geo. A. Cox, President, Toronto	61,000	57,950	Life.
The Canadian Railway Accident Insurance Company	John Emo, Chief Agent, Ottawa	30,431	30,153	Accident and Sickness.
The Canadian Fire Insurance Company	R. T. Riley, Chief Agent, Winnipeg	50,000	50,000	Fire.
The Commercial Union Ass. Co. (Limited), London, Eng. ...	James McGregor, Chief Agent, Montreal	492,020	486,180	Fire, Inland Marine & Life.
The Confederation Life Association	J. K. Macdonald, Managing Director, Toronto	84,500	90,275	Life.
The Connecticut Fire Insurance Company, Hartford, Conn.	Dewar & Bethune, Chief Agents, Ottawa	100,000	100,000	Fire.
The Continental Life Insurance Company	Geo. B. Woods, Chief Agent, Toronto	55,000	52,250	Life.
The Crown Life Insurance Company	Geo. H. Roberts, Chief Agent, Toronto	55,000	52,250	Life.
The Dominion Burglary Guarantee Co. (Limited)	Charles W. Hagar, Chief Agent, Montreal ..	28,000	26,600	Burglary Guarantee.
The Dominion Life Assurance Company	Thos. Hilliard, Manager Director, Waterloo, Ont.	56,436	53,614	Life.
The Dominion of Canada Guarantee and Accident Insurance Company	J. E. Roberts, Chief Agent, Toronto	87,133	83,776	Guarantee, Accident and Sickness.
The Dominion Plate Glass Insurance Company	Alexander Ramsay, Chief Agent, Montreal	16,000	15,450	Plate Glass.
The Employers' Liability Assurance Corporation (Limited) .	Richard I. Griffin, Chief Agent, Montreal	120,450	117,822	Guarantee, Accident and Sickness.
†The Equitable Life Assurance Society of the United States	Seargent P. Stearns, Manager, Montreal	1,909,225	1,839,425	Life.

The Excelsior Life Insurance Company	Edwin Marshall, Chief Agent, Toronto.....	5,000	52,000	Life.
The Equity Fire Insurance Company	Wm. G. Brown, Chief Agent, Toronto.....	52,853	50,211	Fire.
The Federal Life Assurance Company of Canada	David Dexter, Managing Director, Hamilton.....	74,788	71,048	Life.
The Germania Life Insurance Company	C. R. G. Johnson, Chief Agent, Montreal.....	125,000	121,250	Life.
The Great West Life Assurance Company	J. H. Brock, Managing Director, Winnipeg, Man.....	56,000	53,200	Life.
The Guarantee Company of North America	Edward Rawlings, Manager, Montreal.....	58,000	55,600	Guarantee.
The Guardian Fire and Life Ass. Co. (Limited), London, Eng.....	E. P. Heaton, Chief Agent, Montreal.....	322,000	320,500	Fire.
The Hartford Fire Insurance Company, Hartford, Conn.....	Peter A. McCallum, Chief Agent, Toronto.....	126,040	141,036	Fire.
The Home Life Association of Canada	A. J. Pattison, Chief Agent, Toronto	58,400	57,913	Life.
The Home Insurance Company	F. W. Evans, Chief Agent, Montreal.....	100,000	100,000	Fire and Inland Marine.
The Imperial Insurance Company (Limited), London, Eng.....	G. R. Kearley, Chief Agent, Montreal.....	238,953	230,254	Fire.
The Imperial Life Assurance Co. of Canada	F. G. Cox, Manager, Toronto.....	242,151	229,794	Life.
The Insurance Co. of North America, Philadelphia, Pa.....	Robert Hampson & Son, Chief Agents, Montreal.....	30,953	125,403	Fire and Inland Marine.
The Law Union and Crown Insurance Co	J. E. E. Dickson, Chief Agent, Montreal.....	184,100	174,019	Fire.
The Liverpool and London and Globe Insurance Company, Liverpool, Eng	G. F. C. Smith, Chief Agent, Montreal	480,149	471,849	Fire and Life.
The Lloyds' Plate-Glass Insurance Company, New York	Eastmure & Lightbourne, Chief Agents, Toronto.....	58,198	57,298	Plate Glass.
The London Assurance, London, Eng	W. Kennedy, W. B. Colley, Joint Chief Agents, Montreal	167,000	158,650	Fire, Life & Inland Marine.
The London Guarantee and Accident Co. (Limited), London, Eng	D. W. Alexander, Chief Agent, Toronto	83,220	80,582	Guarantee and Accident and Sickness.
The London and Lancashire Fire Ins. Co., Liverpool, Eng	Alfred Wright, Chief Agent, Toronto.....	219,267	216,347	Fire.
+The London and Lancashire Life Assurance Co., London, Eng.....	B. Hal. Brown, Manager, Montreal.....	129,000	124,550	Life.
The London Mutual Fire Ins. Co. of Canada	Herbert Waddington, Secretary, London, Ont	55,820	53,029	Fire.
The London Life Insurance Co.	J. G. Richter, Manager, London, Ont.....	60,000	57,000	Life.
The Manchester Assurance Co., Manchester, Eng.....	James Boomer, Manager, Toronto.....	171,933	171,933	Fire.
The Manufacturers' Life Insurance Co.	J. F. Junkin, Chief Agent, Toronto	203,988	164,950	Life.
The Marine Insurance Co. (Limited).....	W. J. G. Thomson, Chief Agent, Halifax.....	107,067	107,067	Inland Marine and insuring registered mail matter in transit from any one point in Canada to any other point in Canada.
The Metropolitan Life Insurance Co., New York.	John Tilton, Chief Agent, Ottawa	1,088,096	1,069,939	Life.
The Mercantile Fire Insurance Company	Alfred Wright, Chief Agent, Toronto	101,406	99,756	Fire.
The Mutual Life Assurance Co. of Canada	Geo. Wegenast, Manager, Waterloo.....	108,500	103,075	Life.
++The Mutual Life Insurance Co. of New York	Fayette Brown, Manager, Montreal	2,359,227	2,289,710	Life.
aThe Mutual Reserve Life Insurance Company, New York, (formerly the Mutual Reserve Fund Life Association).....	F. R. Harvey, Chief Agent, Toronto.....	265,067	253,045	Life, on the Assessment Plan, as to business prior to August 11, 1899. (See below. *)
The National Assurance Co. of Ireland	H. M. Lambert, Chief Agent, Montreal.....	70,201	72,201	Fire.
The National Life Assurance Co. of Canada	R. H. Matson, Chief Agent, Toronto.....	55,000	53,500	Life.
**The New York Life Insurance Co., New York	W. A. Dart, Chief Agent, Montreal.....	1,404,333	1,357,583	Life.
The New York Plate Glass Insurance Co.....	Gustave Fauteux, Chief Agent, Montreal	10,000	10,000	Plate Glass.
The North American Life Assurance Co.....	Wm. McCabe, Managing Director, Toronto	60,286	57,272	Life.
The North British and Mercantile Insurance Co., London, Eng.....	Randall J. Davidson, Manager, Montreal.....	831,093	793,443	Fire and Life.
The Northern Assurance Co., Aberdeen and London	Robt. W. Tyre, Manager, Montreal.....	244,307	38,734	Fire.

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LIST of Insurance Companies Licensed to do business in Canada, under the Insurance Act—*Concluded.*

Name of Company.	Chief Agent to receive Process.	Amount of Deposit with Receiver General.		Description of Insurance business for which Licensed.
		Par Value.	Accepted Value.	
The Northern Life Assurance Company of Canada.....	John Milne, Chief Agent, London, Ont.....	\$ 56,000	\$ 53,200	Life.
The Norwich Union Fire Insurance Society, Norwich, Eng..	John B. Laidlaw, Manager, Toronto.....	296,000	286,930	Fire.
The Norwich Union Life Insurance Society	John B. Laidlaw, Chief Agent, Toronto.....	72,513	68,888	Life.
The Ocean Accident and Guarantee Corporation (Limited)..	Francis F. Rolland, Chief Agent, Montreal.....	127,247	124,997	Accident and Sickness.
The Ontario Accident Insurance Co	A. L. Eastmure, Chief Agent, Toronto.....	32,367	31,373	Accident and Sickness.
The Ocean Marine Insurance Co. (Limited).....	C. E. Gault, Chief Agent, Montreal.....	121,667	121,667	Inland Marine, and Insur- ing postal and express pack. in transit in Can.
The Ottawa Fire Insurance Co.....	A. B. Powell, Chief Agent, Ottawa.....	56,000	53,200	Fire.
The Phenix Insurance Co. of Brooklyn.....	A. M. M. Kirkpatrick, Chief Agent, Toronto.....	100,000	100,000	Fire.
The Phenix Insurance Co. of Hartford, Conn.....	J. W. Tatley, Chief Agent, Montreal.....	149,000	141,800	Fire.
The Phenix Assurance Co., Limited	Paterson & Son, General Agents, Montreal.....	427,928	418,494	Fire.
The Provident Savings Life Assurance Society of New York.	J. Henry Miller, Chief Agent, Montreal.....	177,493	171,394	Life.
The Quebec Fire Assurance Co	William R. Dean, President, Quebec.....	79,500	77,675	Fire.
The Queen Insurance Co. of America, New York	Geo. Simpson, Chief Agent, Montreal.....	299,683	290,722	Fire.
The Railway Passengers Assurance Company.....	Frank H. Russell, Chief Agent, Toronto.....	97,333	91,493	Guarantee, Accident and Sickness.
The Reliance Mutual Life Assurance Society, London, Eng..	John B. Laidlaw, Chief Agent, Toronto.....	134,320	128,821	Life.
The Royal Insurance Co., Liverpool, Eng	Geo. Simpson, Chief Agent, Montreal	861,887	830,059	Fire and Life.
The Royal Victoria Life Insurance Company.....	David Burke, Manager, Montreal.....	185,553	180,719	Life.
The Scottish Union and National Insurance Co., Edinburgh, Scotland	Walter Kavanagh, Agent, Montreal	235,647	221,657	Life.
The Sovereign Life Assurance Company	A. H. Hoover, Chief Agent, Toronto	52,000	50,000	Life.
The Standard Life Assurance Co., Edinburgh, Scotland	D. M. McGoun, Chief Agent, Montreal.....	5,923,203	5,649,129	Life.
The Star Life Assurance Society, London, Eng.....	Alf. W. Briggs, Chief Agent, Toronto.....	146,000	146,000	Life.
The Sun Life Assurance Office, London, Eng.....	H. M. Blackburn, Chief Agent, Toronto.....	238,987	231,232	Fire.
The Sun Life Assurance Co. of Canada	R. Macaulay, Managing Director, Montreal	64,000	60,800	Life.
The Supreme Court of the Independent Order of Foresters..	Dr. Oronhyatekha, Chief Agent, Toronto.....	100,000	100,000	Life, disability and sickness ins. on the Assess. Plan.
The Subsidiary High Court of the Ancient Order of Foresters	William Williams, Chief Agent, Toronto.....	.....	.....	Life and Sickness.
††The Travelers' Insurance Co., Hartford, Conn.	Frank F. Parkins, Chief Agent, Toronto.....	857,400	821,363	Life and Accident.
The Union Mutual Life Insurance Co., Portland, Maine....	Henri E. Morin, Attorney, Montreal.....	894,830	878,835	Life.
The Union Assurance Society, London, Eng.....	T. L. Morrissey, Chief Agent, Montreal.....	250,667	245,433	Fire.
The United States Life Insurance Co. in the City of New York	Lewis A. Stewart, Chief Agent, Toronto.....	253,467	244,031	Life.
The Western Assurance Co.....	J. J. Kenny, Managing Director, Toronto	57,867	55,717	Fire and Inland Marine.

* This Company has also \$1,355,000 vested in Canadian Trustees under the Insurance Act. † This Company has also \$2,080,555 vested in Canadian Trustees under the Insurance Act. †† This Company has also \$3,000,000 vested in Canadian Trustees under the Insurance Act. ‡ This Company has also \$500,000 vested in Canadian Trustees under the Insurance Act. a This Company has also \$15,000 vested in Canadian Trustees under the Insurance Act. ‡‡ This Company has also \$3,480,350 vested in Canadian Trustees under the Insurance Act. †† This Company has also \$3,480,350 vested in Canadian Trustees under the Insurance Act.

The following Life Insurance Companies, having ceased to transact new business in Canada, are entitled under Section 32 of the Insurance Act, to transact all business connected with policies existing at 31st March, 1878, and their deposits are applicable to those policies, subject to the provisions of the Statutes in that behalf.

Name of Company.	Chief Agent to receive Process.	Amount of Deposit with Receiver General.		Business.
		Par Value.	Accepted Value.	
The Connecticut Mutual Life Insurance Company, Hartford, Conn.....	F. W. Evans, General Agent, Montreal.....	\$ 111,500	\$ 106,500	Life.
The Edinburgh Life Assurance Company, Edinburgh, Scotland.....	James D. Higgins, Chief Agent, Toronto.....	128,667	118,017	Life.
The Life Association of Scotland, Edinburgh, Scotland.....	Charles M. Holt, Attorney, Montreal.....	174,957	167,905	Life.
The National Life Insurance Company of the U. S. of America, Washington, D.C.....	Charles Powis, Chief Agent, Hamilton.....	110,000	110,000	Life.
The North-western Mutual Life Insurance Company, Milwaukee, Wis....	William Angus, Attorney, Montreal.....	100,000	100,000	Life.
The Phoenix Mutual Life Insurance Company, Hartford, Conn.....	C. R. G. Johnson, Chief Agent, Montreal.....	129,280	127,780	Life.
The Scottish Amicable Life Assurance Society, Glasgow, Scotland.....	Charles J. Fleet, Attorney, Montreal...	148,000	141,850	Life.
The Scottish Provident Institution, Edinburgh, Scotland..	John Dunlop, Attorney, Montreal.....	91,000	86,450	Life.

The Norwich and London Accident Insurance Association has ceased to transact business in Canada. Its deposit, \$58,400 Canada stock, is still in the hands of the Receiver General.

The Lancashire Insurance Company has ceased doing business in Canada. Its deposit, \$97,333 Canada Stock, is still in the hands of the Receiver General.

*Mutual Reserve Life Insurance Company : In the case of this Company the notice prescribed by section 42A of the Insurance Act as amended having been filed in this Office, the date named therein being August 11, 1899, the insurance business carried on by the said Company is subject to and regulated by the provisions of said section, provided the Company shall not assure any annuity or endowment.

The following Insurance Companies are registered under the Insurance Act, and are permitted to transact the business of Life Insurance in Canada upon the assessment plan :—

Name of Company.	
The Canadian Order of the Woodmen of the World.....	Chief Agent to receive Process. W. C. Fitzgerald, Chief Agent, London, Ont.
The Commercial Travellers' Mutual Benefit Society	Etta M. Rowley, Secretary, Toronto.
The Grand Council of the Catholic Mutual Benefit Association of Canada.....	Chief Agent, London, Ont

